

## **The complaint**

Mr C is unhappy with the way his data and Subject Access Request (SAR) were handled by Barclays Bank UK PLC. Mr C said Barclays failed to safeguard his account information and this caused him significant distress. He said Barclays had systemic issues with its processes.

## **What happened**

Mr C updated his email address online, but he said Barclays system didn't pick this up and continued to send his details to the old email address he was no longer using. He said despite constantly telling Barclays this was a problem it kept on sending emails and information to the old address. Mr C said he found this all very stressful and inconvenient as he had to spend a lot of time getting the matter put right.

This isn't the first time Mr C has had issues of this type with Barclays. But the problems had only started to occur from August 2024 onwards after he successfully updated his email address due to his previous address being compromised. Mr C removed the old email address from his online account, and it shouldn't have been linked to his accounts or his profile from that point onwards as far as he was concerned. When he made a SAR a few months later he noted the email field defaulted to his old email address. Mr C said Barclays told him this was his fault as he hadn't asked for the old email to be removed from all Barclays systems.

Mr C told Barclays he didn't want the SAR processed to the old email address. At this point Mr C said he had to be persistent and Barclays handling was appalling. Mr C said despite his efforts Barclays still sent emails to the old email address adding to his security concerns, stress, anxiety, and his time spent resolving the matter. Mr C said his distress was "significant" in terms of the compensation Barclays should award him.

Barclays accepted errors had been made. It apologised and credited Mr C's account with £300 for the poor service he received. It mentioned the complaint handling but I'm not going to comment on this aspect as it isn't a regulated activity. Barclays said it did eventually update Mr C's email after the initial issues, but some automated reminders still went to the old email address.

Barclays confirmed to Mr C the emails sent were standard emails containing no personal data. It did include a link to his SAR, but an access code was also needed to view the SAR. This code was only sent by post to Mr C. Mr C ended up moving his accounts away from Barclays.

Barclays confirmed there had been no data breach. It said it was normal for old email addresses to remain if not requested for removal.

As Mr C remained unhappy, he brought his complaint to this service.

Our investigator didn't uphold the complaint. She noted Mr C had received a payment for a previous earlier complaint. And she felt that the £300 paid out for this complaint was fair and

reasonable. She said it acknowledged the impact on Mr C and was satisfied this was a reasonable outcome.

Mr C didn't accept this, said his points hadn't fully been covered and asked for his complaint to be passed to an ombudsman for a final decision.

### **What I've decided – and why**

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

I'd like to put Mr C's mind at rest that all aspects of his complaint have been considered. I won't go into detail on them all but everything he has sent in has been read and reviewed. I like to stick only to the very central points of the complaint in my decisions.

There's no doubt Barclays made errors. And there's no doubt Mr C found the whole situation worrying and stressful.

Mr C said the £300 wasn't enough compensation due to the broader context and significant impact. He maintained his data wasn't safeguarded and there were potential risks. He said his effort to resolve the matter was excessive.

But Barclays has confirmed there was no data breach. It sent only standard emails with no personal data included.

It accepted Mr C should have received better service on calls and in dealing with his requests. In its final response letter, it explained what had gone wrong and how it had put things right. Barclays confirmed Mr C did eventually receive his SAR. In correspondence to him it said he was: *"able to access the data you requested. You also confirmed it was sent securely through the app."*

I think around the email removal issue Barclays could perhaps make it clearer for customers like Mr C if they need email addresses removed fully. It would help customers to know what happens when changes are made to email addresses in the future, so these sorts of situations don't arise again. I think that's a fair point to make as Mr C said he feared Barclays issues are systemic.

I note that Barclays accepted Mr C had been upset and frustrated by events and apologised. It said *"I appreciate monetary recompense won't replace your experience; however, I do hope it can go some way towards putting things right. Feedback has been provided to improve our service going forward."* I think that's a reasonable response from Barclays.

In view of the previous complaint, I can understand why Mr C feels Barclays systems aren't working correctly. But it did deal with that separately and compensated Mr C for that issue too. Based on this complaint Barclays confirmed it has provided feedback to appropriate areas and colleagues. I think the amount offered here of £300 is fair and reasonable given all the circumstances of this complaint. I won't be asking Barclays to take any further action.

### **My final decision**

I don't uphold this complaint.

I make no further award against Barclays Bank UK PLC.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or

reject my decision before 6 June 2025.

John Quinlan  
**Ombudsman**