

The complaint

Mr H complains about how Barclays Bank UK PLC has handled his data as he feels it was responsible for a call he received from another business. He is also unhappy with how Barclays dealt with his complaint about this.

What happened

In 2024, Mr H was contacted by someone suggesting they were from Barclays who had access to his personal information. Mr H didn't proceed with the call but found the event worrying, as the call seemed very convincing. He felt that this was evidence that Barclays had compromised the information and data it held for him, which he believed happened as a result of an issue he had with his data around ten years ago.

In September 2024, Mr H wrote to Barclays about this matter and it responded in October 2024. It said that there was nothing to suggest that the call Mr H received was due to anything Barclays had done. It said that it had tried to contact Mr H about this three times without success. Mr H asked Barclays for more information about these calls and when it had tried to make them.

Barclays didn't respond to Mr H's question around the calls and, unhappy with this, Mr H referred his complaint to this service where one of our investigators initially believed the complaint wasn't one we could consider, as it didn't relate to a regulated activity. After some clarification as to the nature of the complaint from Mr H – our investigator looked into the aspects of the complaint we could consider. They didn't think Barclays had done anything wrong in how it handled his data. Mr H disagreed with this and referred his complaint to an ombudsman.

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 think it's important to start by reminding Mr H that despite his response to our investigator's assessment of his complaint – I am not able to look again or reconsider any aspects of this complaint that may relate to matters already decided by another ombudsman. I have considered his comments – but my findings here must focus on the subject of this recent complaint.

So in terms of whether this recent call is linked to the previous concerns Mr H had about Barclays handling of his personal data that he raised with it – these complaints were the subject of final decisions from this service and so I won't be adding to what those said here for the reasons I've already given.

Turning now to the call from September 2024, Barclays has explained that there is no evidence to show that the call he received was caused by it. I appreciate that this will be a frustrating response for Mr H, who clearly doesn't understand how an unknown third party was able to contact him with such a detailed knowledge of his personal information. But I've

seen nothing to support that Barclays can be held responsible for this call being made.

As for Mr H's concerns around how Barclays dealt with the complaint. I note he is unhappy with its decision not to respond to his enquiry about the dates and times of calls and with how it handled the processing and sending of its final response letter to this service. As our investigator has explained – complaint handling in and of itself isn't a regulated activity under the rules that apply to us.

In any event though, I note that Barclays did (through our service) provide a response to Mr H's query around the date and times of the calls in question here and in relation to its sending of the final response letter. So even if Barclays could have provided this sooner, it's not clear to me that Mr H has been significantly disadvantaged by Barclays handling of this matter. This being the case, I see no basis on which I can tell Barclays to take any further action here.

My final decision

I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 24 July 2025.

James Staples
Ombudsman