

The complaint

Mr S is unhappy with Barclays Bank UK PLC. Mr S wished to move his ISA to another provider, but the transfer didn't go through. This was due to issues surrounding his address. Mr S was reluctant to change the address details as he and his family had been subjected to domestic violence. And the changes that Barclays carried out then caused Mr S far greater concern.

What happened

When Barclays did make the changes Mr S received a new bank book in the name of his ex-partner at his new address. This understandably worried Mr S in case the new address details had also been given to his ex-partner. Barclays told him it had withdrawn the address and wasn't allowing access to it for his ex-partner.

Barclays offered £850 compensation for the distress and inconvenience it caused Mr S.

Mr S said this wasn't enough. He said he would need to consider relocating again and based on his previous experience the costs would be up to £50,000 when considering all the associated expense including stamp duty. Mr S said this was all as a result of failures by Barclays. Mr S felt the compensation offer didn't fully reflect the impact on him and his family, so he brought his complaint to this service.

Our investigator didn't uphold the complaint. She said the evidence provided by Barclays showed that any information Barclays wrongly included on the system that could have been accessed by Mr S's ex-partner wasn't. She accepted Barclay removed the details from the ex-partners system and view before it had been looked at. In view of this she accepted the £850 offer was fair and reasonable. She hoped Mr S would take some comfort from knowing his new address hadn't been viewed by his ex-partner and so he wouldn't need to move home again.

Mr S didn't accept this. He said he needed more proof from Barclays that his ex-partner hadn't seen his new address, and he wanted a higher amount of compensation for his distress and inconvenience caused.

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 can understand the great strain this situation has placed on Mr S.

He is clear that he has little faith in the way Barclays systems protects his details and in the situation he found himself here I don't think anyone could blame him.

When Mr S wished to transfer his ISA, he said Barclays told him he had to change the address on all his accounts to allow the transfer to go through. He explained to Barclays that

he held a joint account with his ex-partner and he couldn't change the address on this account as he didn't want them to know his new address for safety reasons.

Mr S shared the details with Barclays about the abusive behaviour he and his family had suffered and explained his ex-partners mental health issues. He included information around the safety of his children.

Barclays advised Mr S could remove himself from the joint account and he agreed to this. Mr S was under the impression this would make sure his ex-partner wouldn't be able to find out his new address. But instead, Barclays changed the address on the joint account to his new address. Mr S is aware of this because around a week later he received a paying-in book for the joint account addressed solely to his ex-partner at his new address. This was the address that he needed to keep secret.

Based on previous history and actions by his ex-partner this was a huge shock to Mr S. He and his children didn't want their new address shared with the ex-partner.

Mr S said he also got emails from Barclays over this period too. These told him his statements were ready on his accounts. He said he was sure his ex-partner would have received these emails at the same time as these related to the joint account he was being removed from.

Mr S doesn't feel Barclays dealt with his concerns urgently enough. He said the details should have been removed from sight when he first contacted it on 24 December 2024. He felt his and his family's safety was at risk throughout as the address wasn't hidden until 10 January 2025.

Mr S said he's deeply anxious every day for his security and his daughters. He feels he's living with constant uncertainty and overwhelming stress. He feels he won't be able to reach peace of mind until he moves again. He said the £850 compensation offer was insulting.

Mr S doesn't trust that the new address wasn't seen by his ex-partner. He said it was hard to feel confident in the integrity of Barclays systems when he had been reassured at the outset nothing would go wrong and then it did.

Barclays apologised and accepted its errors had caused Mr S *"a substantial amount of upset and worry."* But it is adamant that Mr S's address information wasn't breached. It said regarding Mr S's worries and thoughts on relocating again, *"As previously confirmed, your ex-partner never viewed your current address, and so this isn't something we'd cover any costs for."*

Barclays said the reason for the issue was because Mr S should have been advised to wait until the following day to update his address on the joint account. This would have allowed time for the internal system to complete his removal from the joint account. Barclays did accept because of this Mr S's new address was uploaded to his ex-partners Document Cloud. But it claimed it *"masked"* the document as quickly as possible. Barclays said this meant it was no longer visible on the Document Cloud. It confirmed his ex-partner hadn't viewed it in the time it was visible.

Regarding the statements Mr S said his ex-partner could have viewed Barclays said this didn't happen and confirmed, *"No. There is a view flag for the statement, which is tagged as 'N', giving indication that it wasn't viewed."*

Barclays said, *“there is not a way in which the ex-partner can access the new address.”* And it had passed on internal feedback to make sure this is reviewed and improve the process to prevent situations like this happening in the future.

It concluded the £850 compensation offer *“accurately reflects the service the customer received.”* It maintained his ex-partner *“doesn’t know the new address and there is no need for him to move home again because of this.”*

I do understand Mr S’s fear and concerns for his family. But in terms of expecting Barclays to provide more and further confirmation his ex-partner hasn’t seen his new address I don’t think it can provide anything more. Everything systems wise shows no evidence of his ex-partner ever viewing his new address, including the statements. I think Mr S made a fair point though when he said Barclays should have acted quicker to block access to the address details.

But from all the records I’ve seen there’s no evidence Mr S’s ex-partner viewed his new address. I accept this was a terrible mistake by Barclays, but it has been put right and so I think the £850 compensation offer is fair and reasonable in the circumstances of this complaint. I think the amount reasonably reflects the impact on Mr S as the compensation applies to him alone as the account holder, it isn’t in relation to his family. I accept the assurances from Barclays that the address was never viewed by his ex-partner.

I’m not clear if the other issue regarding the ISA transfer has yet been resolved as it hasn’t been clear from the evidence. So, if this hasn’t been correctly concluded in line with Mr S’s wishes then it could potentially be looked at as a new complaint.

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 S to accept or reject my decision before 2 September 2025.

John Quinlan
Ombudsman