

The complaint

Mrs B says Barclays Bank UK PLC ("Barclays") provided the incorrect information regarding a transaction on her account, which led to distress and inconvenience.

What happened

Mrs B says her ex-partner made a transaction on their joint account which she didn't consent to. But she is aware that as it was a joint account and she had allowed her ex-partner to know the security details for her card, this won't be treated as unauthorised. Mrs B's complaint is that she is unhappy Barclays supplied her ex-partner with a letter incorrectly stating a one-time passcode (OTP) had been used for this transaction which her ex-partner had made. And this letter had been used in court against her.

Barclays initially considered her complaint as an unauthorised transaction complaint; however, it has since been made clear that her complaint is about the incorrect information supplied in a letter to Mrs B's ex-partner. Barclays has now confirmed that the information supplied in the letter was incorrect, but it has not offered any compensation in relation to Mrs B's complaint.

Our investigator considered this complaint but didn't feel this was one she could uphold based on the information and evidence Barclays had supplied at the time. Mrs B wasn't happy with the outcome, so the complaint was passed to me to consider.

I issued a provisional decision on this complaint on 3 April 2025 setting out my findings about why I felt this complaint should be upheld. My findings were as follows:

"The transaction this complaint relates to is an online payment made on 19 October 2023 for £945.00. It was made using Mrs B's card online, and Mrs B says her ex-partner made this transaction. Following the transaction, Barclays wrote a letter stating it was authorised using an OTP sent to a mobile phone number ending 1396. I believe that phone number is Mrs B's number. Mrs B says she received this OTP but has always maintained that she didn't share it.

Barclays has now confirmed that the information in this letter is incorrect. It has confirmed that an OTP was sent to the number above, but it agrees with my analysis of the evidence which shows the transaction was authorised using a PIN sentry device. And it has provided evidence of the steps that would've been taken for this type of payment. Barclays has provided a written email which I have shared with Mrs B confirming that the information it provided in its letter dated 12 April 2024 was incorrect.

Mrs B says this error caused her significant distress and inconvenience. She also says it was used against her in court to make her look like a liar, which had a detrimental effect on her legal case. So, I have considered compensation for the effects this has had.

I've seen evidence that Mrs B has been trying to get Barclays to clearly show how the transaction was authorised and has maintained that she didn't share the OTP. She also pointed out that the code Barclays stated was used for this transaction was a four-digit code,

but the OTP was a six-digit code. On 2 May 2024 Mrs B made it clear that she needed Barclays to investigate this again and provide the correct information before the court date of 21 May 2024. Barclays maintained that the OTP sent to her phone was used and I can't see that it considered Mrs B's points in full. I can imagine that this has caused her a lot of distress after coming out of the abusive relationship she has detailed. Mrs B has told us that this error and its impact has been affecting her mental health and has taken up time and effort while also dealing with her separation.

Having considered the circumstances, I think it would be fair and reasonable for Barclays to provide in compensation for the errors made here, and for the impact this has had on Mrs B. I am minded to award £250 in compensation for this error."

Barclays responded to my provisional decision agreeing to my findings and the award for compensation recommended. But Mrs B responded saying she wasn't happy with the compensation award. I have responded to her points in detail below.

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.

Mrs B says the letter with the incorrect information had a damaging effect on her legal case with her ex-partner. She says that was used in evidence against her regarding a joint non-molestation order. However, I haven't been provided any other evidence of the court case and what was decided. In any event, I think it's likely this was only one piece of evidence in the case, and there is no way for me to determine whether this letter had any bearing on the outcome or whether the absence of such letter would've resulted in a difference outcome.

Mrs B has told us that she had to leave her home and is now without a permanent home. But what she has described seems to be because of her separation and not solely because of Barclays' mistake. Mrs B also told us she was threatened by her ex-partners' lawyers to pay his legal fees. However, there is no evidence that she had to pay anything in relation to this, or again how this was directly because of Barclay's mistake. So, I don't think it would be fair to ask Barclays to pay any further compensation for this.

Mrs B also says having been told false information was distressing and upsetting. And she is unhappy she has never received an apology from Barclays. We reached out to Barclays and requested an apology on Mrs B's behalf. It has responded stating it is happy to provide this as part of the settlement. Having considered everything Mrs B has said I think compensation of £250 is fair for the distress and inconvenience caused as a direct result of Barclays mistake.

Putting things right

Barclays Bank PLC should pay Mrs B £250 in compensation for the distress and inconvenience caused as a result of the incorrect information written in a letter. It should also write Mrs B a formal letter of apology for its mistake.

My final decision

I am upholding this complaint and Barclays Bank PLC should put things right as outlined above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs B to accept or reject my decision before 24 June 2025.

Sienna Mahboobani
Ombudsman