The complaint

Mr M and Ms O have a joint offset mortgage with Barclays Bank UK PLC They complain that the bank allows Mr M to view information about Ms O's sole account on his phone although the parties have now separated.

What happened

Mr M and Ms O have a joint offset mortgage which works well for them. They linked all their accounts to the mortgage account to benefit from the offset. They were once a couple but have now separated. They both use banking apps on their phones. Mr M uses an iOS device and Ms O has an android device. Mr M can see all the bank balances on the accounts including Ms O's sole accounts. Ms O can see the linked account numbers but not their balances. Ms O complained about this inequality in treatment between them both and Barclays said it was a due to the different operating platforms from which the data is accessed, and if Ms O didn't want Mr M to see her sole account balance she could unlink the account but it was unable to fix the issue as it depended on the type of phone they used. In recognition of Ms O's distress, it offered £300 as compensation.

Our investigator didn't recommend that this complaint should be upheld and didn't consider there was a data breach as with a joint offset mortgage its reasonable for both parties to view those accounts that are linked to the mortgage. Her view was that the difficulties Ms O faces in seeing Mr M's balance in his sole account is outside Barclays control and depends on the type of handset used. Mr M and Ms O disagreed saying in summary that someone who is not a joint account holder with her should not be able to see information on her sole account and Barclays should correct this as it is the bank's responsibility to ensure the security and privacy of customer information.

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've given this a great deal of consideration and am sympathetic to the problems that Mr M and Ms O encountered and asked for further information from Barclays. It seems to me that this is a joint mortgage with a particular feature whereby the parties can link sole accounts to the mortgage to benefit from the offset. Those accounts become linked as they jointly benefit the mortgage. I note that this problem arises when the parties separate and of course have concerns about the sharing of information contained in their sole bank accounts thereafter. I understand that its Barclays position that if the sole accounts ae linked to the mortgage it will facilitate visibility to the account balances which are linked to the joint mortgage by the joint mortgage holders. I can understand why that would be fair to Mr M and Ms O given that the balances in the sole accounts affect both parties and the amount of the balances would be of significance to the joint account holders in monitoring the offset mortgage.

I also checked the terms and conditions that apply to this Offset mortgage which are contained in Barclays Residential Mortgage Conditions. Section 11 deals with Offset Mortgage Arrangements. In that section there is a relevant paragraph which says:
"*Where there are two names on the Mortgage Deed, details of any offset account that is not held in the name of all borrowers will be disclosed to the other borrower (for example, sole offset accounts where there are joint borrowers). These details include account balance, sort code, account number and account name. "*

So, when Mr M and Ms O agreed to this type of mortgage, they agreed to this visibility in relation to the linked sole accounts. So, I don't consider that Barclays has done anything wrong by allowing Mr M to view information about Ms O's sole but linked account. The solution Barclays has suggested is the de-linking of the sole accounts which Mr M and Ms O may wish to consider.

The problem has been that because they use different phone devices, they don't have same ease of access through those devices to the information. Barclays says it can do nothing about that as its down to the phone's operating systems and I can't make an order for Barclays to do something where I've no evidence that it can be done. But I welcome Barclays offer to pay Ms O £300 for the distress caused by that which I consider to be fair. I recognise that the main issue here is one of privacy after the separation but as I say I don't believe that Barclays has done anything wrong as the parties agreed to the sharing of information when they signed the mortgage and if the sole accounts are linked its reasonable that all parties should know the balances on all accounts.

I note that the terms of the offset allow Ms O access to the same information as Mr M but it does not prescribe that it should be by phone and I've no evidence that Barclays refused to disclose the information to Ms O that it said it would make available in the terms and conditions. So, for the above reasons I can't fairly uphold this complaint.

My final decision

Barclays Bank UK PLC agreed to pay Ms O £300 is settlement of this complaint. I consider this to be fair in all the circumstances, and I require Barclays to pay Ms O £300.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M and Ms O to accept or reject my decision before 2 October 2025.

Gerard McManus
Ombudsman