

The complaint

Mrs S is unhappy with how Barclays Bank UK PLC trading as Tesco Bank ('Tesco') administered her credit card account.

What happened

Mrs S explains a family member, who I'll refer to as 'A', contacted her explaining they had received emails from Tesco saying their statements were ready. Mrs S said A asked her if she had added them to her credit card, as they said they didn't have an account with Tesco. Mrs S thought this meant A must have been dealing with Tesco about her credit card and it had shared her information.

Mrs S explained she phoned Tesco, and a staff member suggested she had accidentally added A to the account when it was set up. Mrs S said this was untrue and was upset Tesco had assumed this.

Mrs S said her partner, who I'll refer to as 'B' should be on the account as an additional cardholder. A and B share a name. Mrs S explained she was told B's date of birth had been changed to A's. Mrs S asked Tesco to update the date of birth back to B's, but it said it needed to see ID documents.

Mrs S complained to Tesco about this and also said she was unhappy with the service she received on the phone trying to resolve the issue.

Tesco issued a final response to the complaint in December 2024. This said, in summary, that having reviewed the call it thought there were issues with it, including the length of time taken, that staff advised her A's date of birth had been added when Mrs S applied for the card when this wasn't known and that Mrs S was told any complaints must be in writing.

Tesco said there was no evidence of a data breach, nor was there evidence A had been able to access Mrs S's account or information.

Tesco explained without further information from A it wasn't able to complete a full investigation. And it said it couldn't update B's date of birth without ID due to business process and data protection.

Tesco said it was upholding the complaint, but only in relation to the customer service provided. It said it had paid Mrs S £50 to reflect this.

Mrs S remained unhappy and referred the complaint to our service. She said she believed A and B's details had been merged. She said she was unhappy with having to send original ID to Tesco. And she explained she is estranged from A, so having to deal with this caused a worrying and compromising situation.

Mrs S said she wanted Tesco to admit there had been a 'data breach' and compensate her.

Tesco confirmed to our service that the date of birth it held for B had at some point been

changed to A's. But it explained it could not see when or why this had changed. Tesco explained that the date of birth had been updated to B's correct information on 22 October 2024.

Tesco explained having the incorrect information recorded for B did not mean a data breach had taken place.

Tesco also explained Mrs S would not receive emails saying her statement is ready to view due to her contact preferences. So, it didn't think A had received any emails meant for Mrs S.

Tesco said it confirmed to A that they showed as an additional cardholder, but didn't give A any other information in relation to the account.

Our investigator issued a view and upheld the complaint. In summary, she said she didn't think any of Mrs S's details were passed on to A nor did they have access to the account. But she did think B's details were updated incorrectly to A's. And she explained she didn't think Tesco had considered the impact on Mrs S of having to have contact with A when they are estranged.

Our investigator explained she thought Tesco should pay Mrs S an additional £200 for the inconvenience caused.

Tesco disagreed. In summary, it said while Mrs S has found the process of resolving the issue difficult, it thought the compensation was excessive as there was no data breach. It said it also couldn't be certain of the extent of the strained relationship between Mrs S and A.

As Tesco remained unhappy with the outcome, the complaint has been passed to me to decide.

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.

Having done so, I think this complaint should be upheld.

I've firstly considered the customer service Mrs S received on the phone. Tesco has already acknowledged it should've done better on the call than it did and offered Mrs S £50. I think this fairly reflects the distress and inconvenience caused on the phone call.

This then brings me to the crux of the complaint, which is what happened in relation to A's details and Mrs S's account.

Tesco has explained B's date of birth was updated to A's and I'm satisfied this was the case.

Tesco said it doesn't think a 'data breach' took place. And it explained A wasn't given any personal details nor had any access to Mrs S's account. I haven't seen evidence to contradict this.

It's important to note in this case that there is a lack of evidence to show any reasons *why* B's date of birth was changed. Tesco can't explain this. Mrs S said A told her Tesco had 'merged' accounts. And I can see this might be a possibility.

But, having considered things, I don't think I need to make a finding about specifically why

this happened, and I don't think it's the important thing to decide in this case.

It's enough, instead, to make the finding that whatever the reason the details under Mrs S's account were changed, I'm satisfied this is most likely due to an error made by Tesco.

I say this as I haven't seen any evidence Mrs S requested any changes to be made. I can't see why she would make such a request. I can't see that Tesco would've changed B's date of birth even if Mrs S *had* requested this and, in any event, it appears it would've then required identification to process anything.

I've then considered if Tesco needs to do anything further to put things right, given I'm satisfied it made an error.

Tesco has explained B's date of birth has now been corrected. So, it needs to take no further action on this point.

But, I agree with our investigator that I don't think Tesco considered the impact of this situation on Mrs S. Mrs S has explained the difficulties in the relationship with A. I'm satisfied that, one way or another, this situation led to Mrs S having to speak to A. And I think this must have caused distress.

I've also considered that, while it doesn't appear A had access to Mrs S's account, I can see why she thought they *might* because of what Tesco did wrong. And I again think this must have been distressing for her, particularly when considering what she said about the relationship, while this was sorted out.

Thinking about all of this, I find Tesco should pay Mrs S an additional £200 to reflect what happened, meaning a total of £250.

I want to reassure Tesco that I have considered what it said in response to our investigator's view here. Our service's approach to payments for distress and inconvenience can be found on our website. Having reviewed this, I'm satisfied this amount is fair and reasonable under the circumstances of this complaint.

My final decision

My final decision is that I uphold this complaint. I instruct Barclays Bank UK PLC trading as Tesco Bank to pay Mrs S £200.

It should note this is in addition to the £50 already paid.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs S to accept or reject my decision before 8 October 2025.

John Bower
Ombudsman