

The complaint

Mrs S complains that Lloyds Bank PLC sent her ex-husband confirmation via text that she had registered for voice ID.

What happened

Mrs S holds a credit card account with Lloyds. After she registered with the bank for voice ID an SMS message was sent to her ex-husbands phone number confirming her registration for voice ID.

Mrs S complained to Lloyds. She was concerned as to why her ex-husbands number was held on her profile.

Lloyds issued a final response on 30 April 2025. It apologised for any inconvenience caused by the text and said the phone number was still active from a joint mortgage application in 2021 which the voice ID system had picked up in error. Lloyds said the error had been rectified and it wouldn't happen again and paid compensation of £150 to Mrs S.

Mrs S remained unhappy and brought her complaint to this service. She's unhappy that Lloyds breached her personal details and said the text sent to her ex-husband had led to him questioning her finances and the previous financial settlement they had reached.

Our investigator didn't uphold the complaint. They said there was no confidential information included in the text message that was sent to Mrs S's ex husband and therefore no data breach. The investigator recognised that the text had caused Mrs S's ex-husband to question her finances but said it wasn't unreasonable for Lloyds to have retained her ex-husbands mobile number on their systems following the joint mortgage application in 2021 as Lloyds wouldn't have been aware that the marriage had ended. The investigator said the compensation paid by Lloyds was a fair and reasonable resolution to the complaint.

Mrs S didn't agree so I've been asked to review the complaint.

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 know it will disappoint Mrs S, but I agree with the investigator's opinion. I'll explain why.

Lloyds has acknowledged that an SMS message intended for her was mistakenly sent to her ex-husband. It has explained that the number was updated on its systems as part of a joint mortgage application in 2021. In its final response Lloyds confirmed that the number had been removed from the system and paid compensation.

Mrs S doesn't think the bank has done enough here. She's said that the SMS was a breach of her personal data and that this has led to her ex-husband questioning her financial arrangements.

I understand that this has been an upsetting experience for Mrs S and I'm sorry to hear that this has ignited some issues between her and her ex-husband.

I've reviewed the text message that was sent. Having done so, I don't agree that the text amounted to a data breach. I say this because the text didn't contain any confidential information regarding Mrs S or her account. No account details were given, and no financial details were included. The text didn't state that the communication was in relation to a credit card or other credit product and didn't include any information about the amount of credit available.

Mrs S has said that she's only ever had a sole account with Lloyds and never had an account which included her ex-husbands number. That's not in dispute here, but its clear from the information provided by Lloyds that at sometime in 2021 Mrs S and her husband made a joint application for a mortgage via an intermediary and as part of that application Mrs S's ex-husbands contact details were added to the system.

I'm not persuaded that Lloyds has done anything wrong by holding those details on its systems because it must comply with its information retention policies. That said, I hope Mrs S is assured by the final response letter in which Lloyds have stated that the number has now been removed from her record.

Taking all the circumstances of the complaint into account, and for the reasons I've given, I'm satisfied that Lloyds has done enough to put tings right. The compensation already paid to Mrs S is – in my view – fair and reasonable and I won't be asking Lloyds to do anything further.

My final decision

My final decision is that I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs S to accept or reject my decision before 10 September 2025.

Emma Davy
Ombudsman