

## **The complaint**

Miss G complains that Barclays Bank UK PLC shared sensitive personal information about her with a field agent it sent to her home in connection with her mortgage, and that the agent spoke to her inappropriately about that information.

## **What happened**

Miss G has a mortgage with Barclays which was in arrears. In April 2025 a field agent visited her at home to discuss her circumstances. Miss G says the agent talked to her about her health and vulnerability inappropriately. She complained to Barclays about what had happened and said that it shouldn't have disclosed this information to the agent.

Barclays accepted that it shouldn't have shared information about Miss G's vulnerability with the field agent and it was treating this as a data breach within the bank. It apologised and paid Miss G £450 by way of compensation.

Miss G wasn't happy with that so she referred her complaint to us. Our Investigator recommended that Barclays pay Miss G a further £150 compensation, making a total of £600.

Barclays accepted the Investigator's recommendation, but Miss G did not. She asked for an Ombudsman's review. She provided more information about the upset and trauma the agent's visit had caused and said Barclays' negligence had made her illness worse.

## **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'm sorry to read about the impact the field agent's visit had on Miss G. She clearly found it very upsetting and I've thought carefully about everything she has told us. Having done so however, I have to tell her that I consider total compensation of £600 is a fair and reasonable resolution in the circumstances.

Barclays shared sensitive personal information about Miss G with the field agent when it had no need to do so. The agent then discussed this with Miss G unnecessarily and in an inappropriate way, asking her what some of the information meant. Barclays has since accepted that it got things wrong. It has told Miss G what information it disclosed, it has apologised, and it has offered an increased amount of compensation in line with our Investigator's recommendation.

There's information on our website about awards we make for non-financial loss.<sup>1</sup> This matter had a serious impact on Miss G – she was caused considerable upset and distress,

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<sup>1</sup> <https://www.financial-ombudsman.org.uk/consumers/expect/compensation-for-distress-or-inconvenience>

and her health was affected. In all the circumstances I think a total of £600 is fair and reasonable in recognition of that.

**My final decision**

My final decision is that Barclays Bank UK PLC should pay Miss G £150, on top of the £450 it has already paid her.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss G to accept or reject my decision before 2 March 2026.

Janet Millington  
**Ombudsman**