

The complaint

Ms M says Close Brothers Limited sent a letter to the wrong address. The letter was about a refund. It went to her brother, and she does not get on well with him. She was worried he might use the information in the letter.

What happened

Close Brothers said sorry for the mistake. They explained that a tracing service gave them the wrong address. They offered Ms M £200 as compensation.

Our investigator thought £200 was fair. Ms M did not agree, so the complaint came to me for a final decision.

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 understand why Ms M was upset. It can feel worrying when private letters go to the wrong person.

Close Brothers made a mistake. But I think the harm caused was small. Here's why:

1. The letter did not show Ms M's correct contact details. So her personal information was not shared.
2. The refund amount was small. This means there was little risk of financial harm.
3. The letter was not very sensitive. Even if someone else saw it, it was unlikely to cause serious problems.

Because of this, I think £200 is fair. I will not ask Close Brothers to pay more.

My final decision

For the reasons I've given above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms M to accept or reject my decision before 7 January 2026.

Phillip McMahon
Ombudsman