

The complaint

Miss J complains about the way in which Barclays Bank UK PLC trading as Barclaycard handled her personal data.

What happened

Miss J holds a credit card account with Barclays.

In or around May 2025 Miss J received text messages meant for another customer. Miss J visited her branch three times and emailed the data protection officer twice. She sent emails and left voicemails and each time she made contact she was advised that the issue had been resolved, but she continued to receive text messages.

On one of the visits to her branch, Miss J was shown another customers banking information. And during a call on 13 August, a staff member disclosed the town where Miss J lived.

Miss J complained to Barclays. She said the repeated calls and texts had caused her stress and disrupted her daily routine. She was also unhappy about the amount of time she'd spent making branch visits, phone calls and sending emails to try and get the issue resolved.

Barclays issued a final response on 13 August 2025. It said there had been an error in removing Miss J's telephone number from an incorrect profile and said this had now been removed from the other customer's profile. Barclays apologised for the inconvenience caused to Miss J and offered compensation of £100.

Barclays issued a further final response on 4 September 2025. It confirmed that it had removed Miss J's number from the other customer's profile. It said that the incident in branch where Miss J was shown another customers banking information and the disclosure by the telephone agent of the town where Miss J lived were breaches of its privacy policy and had been reported so that an internal investigation could take place. Barclays apologised for inaccuracies in the timeline in the previous final response letter and for the issues that Miss J had faced trying to resolve the matter. It offered compensation of £200.

Miss J remained unhappy and brought her complaint to this service.

Our investigator didn't uphold the complaint. He said the compensation offered to Miss J was fair and reasonable in the circumstances.

Miss J didn't agree. She said the issue involved repeated contact over several months which wasn't resolved despite her branch visits, calls and emails. Miss J said the disclosure of another customer's name to her was a serious data handling breach. Miss J said the compensation didn't reflect the time she'd spent trying to resolve the issue and the distress caused.

Because Miss J didn't agree 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 Miss J, but I agree with the investigator's opinion, I'll explain why.

Barclays has acknowledged that it failed to remove Miss J's number from another customer's account when it should've done. It has also acknowledged that Miss J had to spend time trying to resolve the issue and that she was advised that her number had been removed when it hadn't been. Barclays has apologised to Miss J and has paid compensation of £200 for the distress and inconvenience caused to her.

Barclays has also acknowledged that the disclosure of another customer's name to Miss J and the reference to her hometown were a breach of its privacy policy. It has confirmed that the incidents have been raised internally with its data privacy team.

I appreciate that Miss J feels very strongly about what happened. She's said that her personal data was mishandled. Looking at what happened, and without minimising the distress caused to Miss J by the repeated texts she received, I haven't found any evidence that Barclays added Miss J's number to another customer's account. It appears that the other customer entered Miss J's number in error when the other customer opened their account. This could've been due to a typing error by the customer. Regarding the disclosure of the other customers details to Miss J whilst she was in branch, this wasn't a data breach of Miss J's information as she was in receipt of the other customers information and not the other way round.

I've thought about whether the compensation paid to Miss J is fair and reasonable. Where a business has made an error, it isn't the role of this service to punish the business. Our approach to compensation is to look at what happened, look at the impact on the complainant and make an award (if appropriate) for the distress and inconvenience caused by the error.

In this case, I agree that Miss J has been caused distress and inconvenience. And I understand that it took a long time to resolve the issue and that Miss J had to visit her branch, send emails and make calls. Looking at the compensation paid, I'm satisfied that this is in line with what this service would award based on our guidelines. So I won't be asking Barclays to increase the compensation here.

For the reason I've given I'm unable to uphold the complaint.

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 Miss J to accept or reject my decision before 25 December 2025.

Emma Davy
Ombudsman