

## **The complaint**

Mrs L complains that Barclays Bank UK PLC trading as Barclaycard ('Barclaycard') shared her account information with a third party without her consent.

## **What happened**

The parties are familiar with the background details of this complaint – so I will briefly summarise them here. It reflects my role resolving disputes with minimal formality.

In February 2020 Mrs L got in touch with Barclaycard and added a mobile number to her account. She later contacted it again in August 2024 requesting it removes the phone number from its systems. In the meantime, Mrs L had returned the phone to a third party who supplied contracts to her.

Unfortunately, Barclaycard failed to remove the number from its system entirely which resulted in several messages sent to the number it held. The messages were intercepted by the third party who informed Mrs L.

Mrs L complained to Barclaycard; it issued its final response letter in July 2025 and upheld the complaint. It recognised the error it made and offered £200 in compensation to recognise the distress and inconvenience the matter caused. Once the complaint was referred to our Service, in an attempt to resolve the matter, Barclaycard offered additional compensation, £300 in total. But Mrs L didn't accept this as she didn't think this fairly reflected the impact the error had.

Our Investigator looked into things. In short, he upheld the complaint and recommended Barclaycard offer an increased amount of compensation. Overall, he said £500 was a fair and reasonable amount given the circumstances of this complaint.

Barclaycard agreed with his opinion, but Mrs L didn't. In summary she said the error had occurred more than once and she didn't think £500 compensation went far enough in putting things right.

As an agreement couldn't be reached 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've decided to uphold this complaint and require Barclaycard to pay £500 in compensation for the distress and inconvenience caused – I'll explain why.

Barclaycard acknowledges the errors it made and so my decision will focus on what it must do in order to put things right.

Its clear Mrs L contacted Barclaycard to remove her contact details from its system, it isn't in dispute that this wasn't actioned and so Mrs L's credit limit information was shared with a

third party without her consent.

I also note that this error occurred around five times in total and referenced that Mrs L was nearing her credit limit. I understand why this may have suggested Mrs L was experiencing credit issues to the third party, and in sharing this information without Mrs L's consent would reasonably have caused significant distress and inconvenience. Mrs L is entitled to expect that her personal data will be handled fairly and securely, and that it would not be disclosed to third parties without her explicit permission. A failure to meet this expectation placed Mrs L in a vulnerable position, particularly where sensitive and personal information is concerned.

I understand Mrs L has said as a result of this error, the third party no longer renews contracts or offers new business. I am not persuaded that this error alone would necessarily have resulted in a third party choosing not to renew contracts or provide new business. There are a number of potential factors that could explain such decisions such as commercial priorities and market conditions. So, I can't conclude, on the balance of probabilities that Barclaycard's error was the direct cause of any loss of business opportunities.

Having said that, the fact that this error occurred on several occasions would have compounded the impact on Mrs L. Repeated errors would have understandably caused ongoing distress and inconvenience, leaving Mrs L in a prolonged state of uncertainty about how her personal information was being used and if further breaches might occur. Because of this I think it's fair and reasonable for Barclaycard to pay Mrs L £500 compensation to recognise the distress and inconvenience its errors caused.

I understand Mrs L was seeking an increased amount, but I've explained why I've agreed with our Investigator under the circumstances of this complaint.

### **My final decision**

I uphold this complaint and direct Barclays Bank UK PLC trading as Barclaycard to put things right as outlined above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs L to accept or reject my decision before 26 March 2026.

Rajvinder Pnaiser  
**Ombudsman**