

## **The complaint**

Mr W complains that Lantern Debt Recovery Services Limited trading as Lantern (Lantern) haven't done enough to remedy the fact his data was accessed in an IT security incident they experienced.

## **What happened**

Lantern experienced an IT security incident in April 2025. The incident saw a number of Lantern's customer's personal data accessed by a third party. Mr W was one of the affected customers.

When Lantern identified the incident they contacted the relevant bodies, such as the police and the Information Commissioner's office (ICO) and the Financial Conduct Authority (FCA) and began an internal investigation.

The investigation was initially to place a fix to stop the access to their system and then an in-depth look at what data was accessed and how many of their customers were affected. In November 2025 when their investigation was finished and they had all the information they needed; they contacted the affected customers – including Mr W.

Lantern explained what had happened - that some of Mr W's personal data may have been impacted, and what this meant. They went on to say how they had reacted to the incident and told Mr W they had arranged a complimentary twelve month subscription to a fraud monitoring and protection service so that he would be able to monitor his credit report with options for alerts when changes happen and access to other benefits that could assist him if his information was used to try to obtain credit.

Mr W was unhappy with this remedy and so complained to Lantern, he felt compensation was due because of the worry that he had been caused by the incident and for the delay between the incident happening and Lantern telling him about it. Lantern didn't uphold his complaint but gave him a more in-depth explanation about the incident and about the benefits of the subscription service they were offering to him and how it could help him.

Mr W remained unhappy and so brought his complaint to this service. Our investigator didn't think the remedy Lantern had offered was fair and so didn't uphold Mr W's complaint. Mr W disagreed and so the matter 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.

I realise that I've summarised this complaint in less detail than the parties and I've done so using my own words. I've concentrated on what I consider to be the key issues. The rules that govern this service allow me to do so. This isn't intended as a discourtesy to either party, but merely to reflect my informal role in deciding what a fair and reasonable outcome is. This also means I don't think it's necessary to get an answer, or provide my own answer,

to every question raised unless it's relevant to the crux of the complaint.

There is no dispute here about what has happened and so my role here is decide if the offer made by Lantern to provide the free monitoring service for twelve months is fair or if they need to do more.

In deciding this I'm assessing if Lantern have done all they can to put Mr W back in the position he would have been in but for the incident. I can't make an award for something that could happen in the future because at this stage that would be hypothetical and I can only consider what has actually happened.

Mr W says the delay between the incident and him being notified stopped him from taking timely steps to protect himself and has caused him significant and prolonged worry.

I don't doubt being informed about the incident would have caused Mr W a level of concern, but I'm not persuaded the time between the incident, and the notification caused the concern to be prolonged as he didn't know about it, so he couldn't have been concerned about it before he was aware it had happened.

Mr W was informed in November and complained almost immediately to Lantern. They responded very quickly to his complaint and told him how the issue had been contained, they also confirmed they had identified the incident as a ransomware attack aimed at disrupting their business rather than targeting individual's data. They also confirmed there was no evidence that Mr W's data or that of any of their customer's had been misused, sold, posted online or leaked. I think this supports what they were saying about Lantern being the target rather than the information itself being taken to be used in an unlawful way, although I accept this can't be ruled out..

Lantern also explained to Mr W the credit monitoring subscription has a feature that scans online sources looking for the data and that Mr W would be alerted if his data was found online; and if that happened a specialist team would support him and advise him of the most effective ways to stay protected.

Given all of this I'm not sure what Mr W could have done over and above this to protect himself, or to make this less worrisome for him, even if he had known about the incident sooner. I say this as once the information was accessed it couldn't be undone, so being told sooner wouldn't have changed things.

The monitoring service Lantern have provided to help Mr W protect himself in the future is very comprehensive and I'm satisfied goes as close as possible to putting Mr W back in the position he would have been in but for the incident.

Bringing all of this together, I'm confident Lantern has done as much as they can to allay Mr W's concerns about what happened, and they have provided him with the tools to help protect him going forward. I accept this might not stop him from worrying about it completely, but it should help to ease his concerns. Bringing all of this together, I'm satisfied the remedy Lantern has provided is sufficiently fair in the circumstances and so I won't be asking them to do anything more to put things right for Mr W.

I realise that this isn't the outcome Mr W was hoping for and that he may be disappointed by it. But my decision ends what we – in trying to resolve his dispute with Lantern – can do for him.

**My final decision**

For the reasons set out above my final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr W to accept or reject my decision before 13 January 2026.

Amber Mortimer  
**Ombudsman**