

## The complaint

Miss F complains a member of staff at Starling Bank Limited accessed her data and posted it online causing her immense distress and inconvenience.

## What happened

Miss F has an account with Starling Bank and has done so since 2023.

In September 2025 Miss F contacted Starling Bank to say that a member of staff had posted her full name, address, and date of birth online along with her image and driving licence. She said that she understood the member of staff had a copy of her bank statements and passport too.

Starling Bank investigated and took multiple steps including:

- a) reporting the fact that there'd been a serious data breach to the Information Commissioner's Office and the Financial Conduct Authority;
- b) offering to open a new account for Miss F with new details; and
- c) to pay for her to take out a CIFAS protective registration.

In addition, Starling Bank ultimately offered Miss F £1,000 in compensation.

Miss F said that the compensation offered was inadequate given that:

- a) she's been subjected to harassment and online threats; and
- b) this has severely impacted her and her family, making her fear for her safety.

So, she referred her complaint to our service saying £10,000 in compensation would be more appropriate.

One of our investigators recommended an additional £500 in compensation. Starling Bank accepted. Miss F didn't. Her complaint was, as a result, passed to me.

## **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 can see that Miss F has reported this matter to the Police and has been speaking to a solicitor about legal action amongst other things. I can also see that Starling Bank notified the Information Commissioner's Office and the Financial Conduct Authority about what had happened.

Based on everything I've seen, I'm satisfied that Starling Bank investigated what had happened quickly and given the serious nature of Miss F's concerns with the care the matter deserved. I'm also satisfied that Starling Bank took a series of corrective steps – and did so quickly – such as offering to open a new account for Miss F and to pay for protective registration on CIFAS and that the only issue I have to decide is whether its offer of compensation is fair. That's what I'm going to do next.

I've seen some of the online posts that Miss F is complaining about. They're horrible and nasty in places. No-one is disputing that they contain data belonging to Miss F that has come from Starling Bank's systems. And no-one is disputing that this is completely unacceptable.

I can understand why this has caused Miss F so much distress – the data posted includes her home address and her image and Miss F says that she has received threats and abuse. The person behind the posts is a friend of a friend from what I can gather and it's clear that there is considerable hostility between the two. I'm satisfied that a lot of the distress that Miss F has undoubtedly been caused is as a result of what appears to be a hate campaign that the person behind the posts appears to have fuelled. But I don't think it would be fair to hold Starling Bank liable for that hate campaign.

Starling Bank has, from everything I've seen, accepted that it needs to compensate Miss F for the distress that she's been caused as a result of her data being posted. I think that was a fair offer of Starling Bank to make.

## **Putting things right**

Having thought very carefully about this case, which is fortunately an unusual one, and having taken what I've just said into account, I've come to the conclusion that the compensation now on the table is fair. That's, therefore, the award I'm going to make.

## **My final decision**

My final decision is that Starling Bank Limited should pay Miss F £1,500 in compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss F to accept or reject my decision before 24 March 2026.

Nicolas Atkinson  
**Ombudsman**