

## **The complaint**

Mr C complains that Barclays Bank UK PLC, trading as Barclaycard, shared his account details, leading to an attempt to defraud him.

## **What happened**

In August 2025 Mr C received a text message, appearing to be from the Department for Work and Pensions (DWP), advising him he was eligible for a winter fuel payment.

The details within this message included the last four digits of Mr C's Barclaycard account. Mr C entered some details into the website and was then sent a message on how to add his card to his Apple Wallet.

Mr C didn't use the Apple Wallet, so felt he was being targeted by fraudsters. Mr C contacted Barclays who cancelled the card. Mr C did not lose any money.

Because of the nature of the information contained within the text message Mr C received, he complained to Barclays that there must have been a breach of his data.

Barclays investigated Mr C's complaint and didn't uphold it. They found no evidence of a data breach.

An investigator looked into the merits of Mr C's complaint and didn't think that Barclays had done anything wrong.

Mr C didn't agree and asked for an ombudsman to decide.

For clarity Mr C has made other complaints to Barclays Bank UK PLC which are being investigated separately.

This decision is only regarding his complaint of a data breach as described above and I've only considered matters that occurred before the Final Response Letter was issued on this complaint, in line with the rules this service must follow.

## **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'm not upholding this complaint. I know this will disappoint Mr C, so I'll explain why.

Barclays have shared information with this service showing the 'footprint' of Mr C's account. This details specific information every time his account is viewed or updated internally. The information recorded each time includes which member of staff accessed the records and for what purpose.

The entries demonstrate the security protocols that took place, to ensure that it was Mr C that Barclays were liaising with.

I have reviewed every entry from 1<sup>st</sup> January 2025 until after the text message purportedly from the DWP was received.

Each entry has a valid reason contained within it and, importantly for the circumstances of this complaint, the only references on Mr C's account notes during the month of August 2025, were regarding a disputed transaction and separate complaint.

There is no evidence that Barclays have done anything wrong or that any employee inappropriately accessed Mr C's account.

I understand and appreciate Mr C's concern regarding an attempt to defraud him. He has a natural desire to identify the root cause of this attempt, and regrettably that may not be possible. Certainly, from the information I have seen from both Mr C and Barclays, there is no evidence of it being the fault of Barclays.

### **My final decision**

For the reasons outlined above, it's my final decision that I don't uphold this complaint against Barclays Bank UK PLC, trading as Barclaycard.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 6 May 2026.

David Barker  
**Ombudsman**