

## **complaint**

Mr N complains that Barclays Bank PLC sent his statements insecurely and provided poor service when he complained.

## **background**

Mr N asked Barclays to send him some bank statements. But they were delivered to a neighbour by mistake. And when Mr N got them the envelope was torn. He feels Barclays left his confidential documents exposed, so neighbours and members of the postal service could see them. He says the bank should take better care, and use a more secure method when posting confidential documents. And he considers Barclays provided poor service in response to his complaint.

Barclays says Mr N's statements were addressed correctly and it takes care to weigh paperwork and parcel it properly. But the bank's not responsible if post is delivered to the wrong house. And it can't be expected to routinely send statements through secure mail. Barclays accepts it could have provided better service when Mr N complained – and offers to pay him £100 compensation for delay and inconvenience - and £20 for expenses.

Our adjudicator is satisfied Barclays can't fairly be held liable if the postal service delivered correspondence to the wrong address. And our service isn't the regulator. So we can't tell Barclays how to run its business day to day - or how to send post. He considers the bank's offer of £120 is fair and reasonable compensation for its service failures in the circumstances.

Mr N disagrees. He wants Barclays to pay about £500 compensation and send post more securely in future.

## **my findings**

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint. I have reached the same conclusions as our adjudicator for much the same reasons.

I understand Mr N was concerned to discover his statements were delivered to a neighbour. And I appreciate it must have been upsetting to find the packet was damaged when he finally received it. So I can see why Mr N is worried about the security and confidentiality of his personal documents.

But I'm satisfied Barclays posted the statements in line with its usual processes. There's no suggestion that the package was addressed incorrectly, so I can't fairly find it's Barclays' fault the envelope went to the wrong house.

I appreciate Mr N would rather Barclays sent his statements by a more secure method – perhaps requiring the packet to be signed for, to ensure it reaches the correct destination. But, as our adjudicator has explained, this service isn't the regulator. And it's not within our remit to tell a financial business how to operate on a day to day basis. So I am unable to require Barclays to post statements in the way Mr N wants - or find that it was wrong to send statements in the ordinary post.

I can see that Barclays has suggested Mr N may wish to ask for his correspondence to be sent more securely if he has specific concerns in the future - and the bank will try to accommodate him. I think that's a fair offer and I hope it will provide some reassurance for Mr N going forward.

Barclays accepts Mr N's complaint wasn't logged properly at first and it could have provided better service. It has offered £120 to compensate Mr N for delay, his out of pocket expenses and the upset and inconvenience caused. I appreciate Mr N feels that's not enough for all he went through. And I have no doubt he found what happened distressing and inconvenient.

But, like our adjudicator, I'm satisfied £120 is fair and reasonable compensation for Barclays' poor complaint handling. So I can't reasonably order the bank to pay more. I realise this decision is likely to disappoint Mr N, as it's not the outcome he hoped for. But for the reasons I have given, I am not persuaded there are enough grounds here for me to require Barclays to do anything further.

### **my final decision**

My decision is that Barclays Bank PLC should pay Mr N £120 in full and final settlement of this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr N to accept or reject my decision before 29 December 2015.

Claire Jackson  
**ombudsman**