

complaint

Ms J complains that Barclays Bank UK PLC (Barclays) disclosed personal information to a third party. She would like compensation for the distress and inconvenience.

background

Ms J says in February 2019 she gave her mother £50 to deposit into Ms J's account. She says when her mother did this in branch; Barclays not only gave her mother a receipt for the transaction but also a bank statement for Ms J's account.

Ms J says not only did Barclays disclose personal information without her consent, but it also caused a lot of distress to her and her family.

Barclays acknowledged it had made a mistake and offered Ms J £150 compensation.

Our investigator acknowledged Barclays had made a mistake. She considered Ms J's request for £450 compensation. But felt Barclays' revised offer of £250 compensation was reasonable in the circumstances.

Barclays accepted this view but Ms J didn't. She said she felt extremely distressed and embarrassed about the situation which had caused her family upset and distress. She said Barclays had not apologised. She felt it should take full responsibility for disclosing her personal information to a third party. And she wanted to know what steps had been put in place to make sure this didn't happen again.

my findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

Ms J feels strongly about this and I do appreciate why. So I realise she is going to be disappointed as I've reached the same view as our investigator.

I don't think there is any dispute that Barclays gave a statement of Ms J's account to her mother even though Barclays didn't accept this until Ms J provided proof. Clearly shouldn't have done so. The main issue for me seems to be the level of compensation – Barclays has offered £250. Ms J asked for £450.

I do appreciate a mistake has been made. And I have no doubt this would have caused some distress both to Ms J and her family.

Ms J hasn't given us any evidence of any loss she has suffered as a result of Barclays' mistake that I could take into account. I do feel that Barclays revised offer of £250 compensation for distress and inconvenience is fair in the circumstances. I appreciate that isn't what Ms J wanted. But I do believe it's a fair offer so I leave it to Ms J to accept it or not.

I appreciate Ms J has also said that she has had no apology from Barclays. The final response letter from the bank apologised that Ms J had cause to complain. But at that point it didn't feel it had made a mistake.

I think the fact Barclays offered compensation as soon as it realised it had made a mistake, whilst not an apology, does show it appreciated it had made a mistake and its actions had impacted on Ms J and her family.

Ms J has also asked what Barclays has done to ensure this doesn't happen again. When we look at complaints we only consider what the business has done and what impact that has had on the complainant. However in this case I understand Barclays has spoken to the branch in question so hopefully that should help avoid a similar situation in the future.

my final decision

My final decision is that Barclays Bank UK PLC has made a fair offer.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms J accept or reject my decision before 15 June 2019.

Bridget Makins
ombudsman