

## **complaint**

Miss P has complained that Barclays Bank Plc made two errors which led to her ex-partner having access to her personal financial information.

Miss P is also unhappy that Barclays passed her account to a collection agent and closed it incorrectly.

## **background**

Miss P's account was passed to debt collection agents, but Miss P's ex-partner was included in the recovery action despite no longer a party to the account. Miss P complained to Barclays who offered her £250 for the error and inconvenience.

Subsequently, Miss P discovered that her ex-partner had gone into the bank and got statements from her account from over a long period of time – again despite not being party to the account. Miss P complained to Barclays again and told them her ex-partner had become abusive as a result of their error. She also explained that her account debt was incorrectly passed back to collection agents. Barclays investigated this issue and increased the compensation to a total of £450.

Miss P wasn't sure whether £450 was appropriate compensation and so she referred her complaint to us.

An investigator looked into Miss P's complaint and decided that the amount Barclays had offered was fair. She also thought that the business had done nothing wrong in passing the debt to collection agents as it hadn't received sufficient payments from Miss P. She also found that it had sent Miss P a letter in April 2016 explaining that the account would be terminated and that it could be passed to a collection agent.

Miss P asked that an ombudsman made a final decision on her case. She explained that the errors and the subsequent abusive texts she'd received from her ex-partner had also had an impact on her children.

## **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've first looked at whether Barclays made an error in passing her account back to a collection agent. I can see that Barclays wrote to Miss P in April 2016 explaining that it was terminating her account and might pass it to a collection agent. And I can see that Barclays reclaimed the debt, but then passed it back to the collection agents once again. Miss P has explained that she didn't expect this to happen.

It's my understanding that the debt was originally passed back to Barclays because Miss P's partner had been incorrectly included in the recovery action; and this resulted in a conversation taking place regarding paying off the debt. A discussion also took place regarding Miss P's income and expenditure. However, Miss P has told us that nothing happened subsequent to the conversation about income and expenditure. And Barclays has shown that it didn't receive any payments from her after July 2016. It says this is why the

debt was passed back to the collection agents. So in the circumstances, I don't think Barclays did anything wrong in passing the debt back to the debt collectors.

Barclays accepts it made serious errors in allowing the collection agents to contact Miss P's ex-partner, and then compounded this by providing her ex-partner with statements when he had nothing to do with the account. So I need to decide whether the £450 that Barclays has offered Miss P, is enough to compensate her for the distress she experienced.

Miss P has explained that her ex-partner sent her abusive text messages after he had been contacted by the debt collectors and after he'd had sight of her statements. Miss P has also said that the upset caused had an impact on her children, and she's also explained that there was a history of domestic abuse with her ex-partner.

Because of this, I can completely understand it would've been upsetting and worrying for her to have received unwanted contact from her ex-partner, particular as the contact was unpleasant. I also understand that she would've felt let down by Barclays as she was reasonably under the impression that her financial privacy was protected.

But I think what Barclays has offered is a fair amount to compensate Miss P. It's acknowledged the seriousness of its errors, and it has removed Miss P's ex-partner's details from her account so that a similar issue won't happen in the future. So in the circumstances, I think £450 is an appropriate amount to reflect the impact it's had on Miss P, and it's in line with compensation this service would recommend for similar situations.

### **my final decision**

I am aware that Barclays Bank Plc has made an offer to pay Miss P £450. I conclude that this offer is fair and reasonable in all the circumstances. So my decision is that Barclays Bank Plc should pay Miss P £450 in total for the distress and inconvenience she has experienced (less any amount already paid).

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss P to accept or reject my decision before 18 April 2017.

Katie Doran  
**ombudsman**