

The complaint

Miss A complains that Lloyds Bank PLC contacted her about her father's account and was concerned that her details would be shared and that there had been a data protection breach in respect of her account.

What happened

In January 2023, after her father had opened a new bank account, Miss A started to receive emails and text messages from his bank concerning his account. She complained to Lloyds who told her that it couldn't share any details of a third party account but that there had been no breach of her data protection rights.

On referral to the Financial Ombudsman Service, our Investigator advised Miss A that any complaints about her father's details being sent to her should be made by her father as they concerned his bank. In respect of Miss A's account with Lloyds, our Investigator noted Lloyds had not contacted her about this account since 2020 but that the receipts of emails and text messages regarding her father's account did not constitute a breach of her data protection rights. And there was no evidence that any of her details were being shared.

Miss A did not agree and the matter has been passed to me for further consideration.

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 am aware that Miss A told our Investigator recently that she was continuing to receive messages and emails about her father's account. I should explain that this decision concerns Miss A's account with Lloyds Bank and whether it has shared her details or breached her data protection rights. I fully appreciate that she is concerned about her father but any complaint about his details being sent to Miss A has to be dealt with as a separate matter. I understand that Miss A acts as his representative for that complaint so she will be aware about what is happening concerning that complaint.

I understand that Miss A is unhappy about receiving messages and emails about her father's account. In respect of her own account, she has not had any contact with Lloyds about this since 2020. Miss A is concerned that details of her account have been shared with a third party. I am persuaded however that there is no evidence that this has happened.

I understand that Miss A feels that her data protection rights are being breached, but I don't think that the sending of Miss A's father's details to her is an issue concerning *her* data.

I should add that issues about the Data Protection Act and any breaches of it are generally dealt with by the Information Commissioner's Office, and Miss A can contact it if she is concerned about any breaches of her data protection rights.

So I can't uphold Miss A's complaint about her own account. I hope that she understands

that in respect of her own complaint I can't set out any details of what may have happened with her father's account.

My final decision

I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss A to accept or reject my decision before 15 November 2023.

Ray Lawley
Ombudsman