

The complaint

Mrs S complains on behalf of Mr S, a minor, that Metro Bank PLC has sent statements relating to a Young Savers Account taken out by Mrs D, to Mr S's address rather than to Mrs D's address.

What happened

I understand that the original complaint about this matter was made by Mrs D, Mr S's grandmother. However it has been explained to her that she is not an eligible complainant, the complaint is made in the name of Mr S, with his mother as his representative.

The complaint is that in respect of a Young Savers Account, the statements on that account have been sent directly to Mr S rather than to Mrs D. I understand that Mrs D is registered as the secondary account holder, and the statements are addressed to Mrs D re Mr S. Mrs D has also said that she has seen her daughter's details on a statement which she saw when visiting the bank.

Metro Bank has explained that in line with the terms and conditions of the account Mr S is registered as the primary account holder and the statements go to his address. It said it could not see any errors with the documents. It pointed out that Mrs D is free to examine the statements online or at the bank.

On referral to the Financial Ombudsman Service, our Investigator said that she didn't think that any error had been made by Metro Bank and that the secondary account holder should be able to ask the bank to change the registered address for Mr S to her address.

Mrs S responded on behalf of her son that they consider that all letters regarding the account should go to Mrs D. Mrs D also indicated that she was concerned about a breach of data protection in her details going to Mr S's address.

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.

As our Investigator has pointed out to Mrs D, the terms and conditions of a Young Savers Account allow a grandparent of the child to open the account. And as Metro Bank has advised, in the case of a Young Savers Account, the account belongs to the child as the primary account holder and any statements will be sent to the registered address of the child, although addressed to the responsible adult. I can only assume that that address would have been provided to the bank when the account was taken out.

A grandparent can open a Young Savers Account and Mrs D is registered as the responsible adult. So she should be able to ask Metro Bank to change the registered address so that all statements come directly to her. As I've noted above, those statements are sent to her name

re Mr S.

In respect of Mrs S's details appearing anywhere on the accounts, Metro Bank has been unable to find that that has happened. And I can't see that Mrs S's name appears anywhere on the documents I have seen.

In terms of data protection, I should say that as the account belongs to Mr S, I can't see that there is a breach of the data protection rules in sending the statements to his address. However Mrs D is free to refer the matter to the Information Commissioner's Office (ICO) and ask it to investigate the matter.

My final decision

I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs S on behalf of Mr S to accept or reject my decision before 20 November 2023.

Ray Lawley
Ombudsman