

The complaint

Miss B complains Barclays Bank UK PLC allowed her twin sister to use her address as a correspondence address – even though they don't live together – and to impersonate her and access her account. Miss B also complains that Barclays Bank UK PLC's response, when she informed them, was inadequate and that she has, as a result, had problems with her account for years.

What happened

Miss B has an account with Barclays – she's had one for many years – and a twin sister. She says her twin sister also used to have an account with Barclays – which was closed in or around March 2022 – and that she may have opened a new one recently.

Miss B says she's been complaining to Barclays for years about her twin sister using her address as a correspondence address – even though they don't live together – impersonating her and accessing her account. Miss B says Barclays' response to her complaints has been inadequate. Miss B says her twin sister has, as a result, caused her all sorts of problems, and that things are getting worse rather than better.

Miss B complained to us about problems she was having with Barclays in July 2021 and again in February 2022. We set up two complaints. The first one was about problems Miss B was having withdrawing cash from ATMs and her account being blocked. The second one was about problems Miss B was having as a result of her twin sister. An investigator looked into the first complaint and said that they didn't think Barclays had done anything wrong as the evidence suggested there was a problem reading her card's chip. Another investigator looked into the second complaint and said that Barclays should pay Miss B £300 in compensation and take steps to make sure her twin sister was taken off her address.

Miss B says she's still receiving letters from Barclays, debt collectors and other third parties intended for her twin sister. And that she doesn't feel our investigator looked into her second complaint properly. So, her second complaint has been passed to me.

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.

Last month, having spoken to both parties, I issued a provisional decision setting out the history of this case in considerable detail. I did this so that both parties could have a common understanding of what's happened and is currently happening as well as an opportunity to comment on what I think needed to be done to put matters right.

In response to my provisional decision, Barclays has sent me evidence showing that Miss B has only one account with it, showing her most recent card and details of the device registered to her mobile banking app. In addition, Barclays has sent me recent bank statements and details of payments Miss B has disputed along with the steps it's taken to make sure her account is secure. I've been through some of these details with Miss B and, having done so, I'm satisfied that she's able to use her account and that her twin sister doesn't have access to it, and that payments she's unsure about have been disputed. In short, I'm satisfied that she has control of her account.

In my provisional decision, I explained in detail the problems Miss B has had with her account in the past and why I thought Barclays could and should have done more. Having done so, I said I was minded to award her £1,000 in compensation. Both parties agreed.

Putting things right

Barclays has shown me that Miss B has control of her account now. So, the only additional thing I'm going to require Barclays to do is to pay compensation. It's agreed to the award of £1,000 I suggested. So, that's the award I'm going to make – in full and final settlement.

My final decision

My final decision is that I'm upholding this complaint and requiring Barclays Bank UK PLC to pay Miss B £1,000 in compensation in full and final settlement.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss B to accept or reject my decision before 12 January 2024.

Nicolas Atkinson
Ombudsman