

The complaint

Mr G complains that Barclays Bank UK PLC changed his address to his daughter's address without his authority and provided him with poor customer service.

What happened

Mr G had been helping his daughter and son-in-law with a mortgage application and unbeknownst to Mr G, his address was changed on his account. Mr G only found out when he was checking the Barclays application (app), that he saw his address had been changed to his daughter's address. Mr G says he rang the bank to enquire why his details had been changed and he says the call handler told him that as it was family it was okay. Mr G's address was then corrected. Mr G says he asked the call handler to raise a complaint, but he was told he had to write to Barclays, so he made another call to Barclays, explained the situation and they told Mr G it was impossible and put the phone down. Mr G made a complaint to Barclays.

Barclays upheld Mr G's complaint. They said they agreed the call handlers were dismissive of Mr G's concerns. They said the address was changed around the time his daughter's mortgage was completed, but they were unable to pinpoint how or why this occurred, but this was an error. Barclays offered Mr G £350 compensation for the distress and inconvenience this caused him. Mr G brought his complaint to our service and said he wanted £1,000 compensation. Our investigator thought the £350 that Barclays had offered Mr G was fair. She said Barclays acknowledged there was a drop in the service provided, apologised for it, taken feedback onboard, and logged a data breach. Mr G asked for an ombudsman to review his complaint.

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.

Although Mr G's address was changed to his son-in-law and daughter's address in error, I'm not persuaded that this would make what happened less distressing for Mr G. It could even be argued that despite him acting as a guarantor on their mortgage, it may be more distressing that his bank statements were being delivered to them as they would have been able to see exactly how much money that Mr G had in his accounts and how he was managing his money. So the data breach here did cause Mr G a lot of anxiety and distress. And he only discovered Barclays error when he was looking at the app for something else.

I've listened to the two calls Mr G made when he alerted Barclays of the address error. Mr G tells the call handler how upset he was and he was shaking with what happened. He says his son-in-law has got his bank statements and the call handler replies *"they've hardly gone to a stranger have they"* and says *"do you not trust a member of your family?"*

The call handler says *"I would understand the shaking if he was not a trusted member of the family"*, Mr G says *"he's not, how do you know he's a trusted member of the family"* and the call handler says *"well he certainly is if he's your son-in-law"*. Mr G asks for a complaint to be

made and the call handler says Mr G would either need to write to Barclays or ring up and speak to another call handler as he couldn't raise a complaint when it was about himself. The line was disconnected as it appears Mr G took another call and the call handler got no response from Mr G when he said his name.

Mr G rings Barclays back and explains what happened. But the call handler says "*we wouldn't do that without, without getting advice from yourself to do that*". This bewilders Mr G as he explains he didn't do this and asks her to look at his previous bank statements to show the incorrect address. The call handler keeps saying "*okay*" frequently while Mr G is trying to talk. He asks to raise two complaints but the line is disconnected.

After listening to these two calls, it's clear that Mr G has been badly let down by Barclays staff here. The first call handler fails to see the importance of what happened, and it appears that he believes that just because Mr G's son-in-law is part of his family that this isn't much of an issue. But the call handler could not have been aware of Mr G's dynamic with his son-in-law. His tone was dismissive and disinterested and made the situation far worse, as he insinuated Mr G shouldn't be shaken by what happened and questioned whether he trusted a member of his family, which audibly distressed Mr G further. The second call handler doesn't believe Mr G, even though it would be a simple thing to see if she had looked at the previous bank statements as Mr G had urged her to. It appeared she was being condescending in the way she was saying "*okay*" frequently, as Mr G was trying to correct her, and then the line was disconnected while Mr G was speaking.

So I've considered what would be a fair outcome for this complaint. Barclays made an error and changed Mr G's address without his authority, effectively breaching his data. And they provided poor customer service on the phone which audibly caused Mr G further distress. Barclays raised a data breach internally, provided feedback to the call handler's managers and offered Mr G £350 compensation. I know Mr G feels this compensation is not enough for what happened. But it is in line with what I would have awarded Mr G if they did not uphold his complaint as Barclays errors have caused Mr G considerable distress and inconvenience, and therefore Barclays should pay Mr G £350.

My final decision

Barclays Bank UK PLC has already made an offer to pay £350 to settle the complaint and I think this offer is fair in all the circumstances.

So my decision is that Barclays Bank UK PLC should pay Mr G £350 for distress and inconvenience. But I won't be requiring them to do anything further.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 21 August 2023.

Gregory Sloanes
Ombudsman