

## **The complaint**

Miss T complains that MBNA Limited sent a text message in relation to her bank account to her sister. Miss T also complains that MBNA paid compensation for its error into her sister's account.

## **What happened**

In November 2023 Miss T made a payment to another business from her MBNA account. MBNA sent a text message to confirm the payment had been made, but it was received by Miss T's sister instead.

Miss T contacted MBNA and it investigated what had happened. MBNA explained that a Miss T's sister's number had been added to her customer profile in error after she opened an account with another part of the banking group that MBNA forms part of.

Miss T complained and MBNA issued a final response, agreeing to pay her £75 for the inconvenience caused. But when the compensation was paid, it was incorrectly deposited into Miss T's sister's account.

An investigator at this service upheld Miss T's complaint and asked MBNA to pay her a total of £175 for the distress and inconvenience caused by the initial error and incorrectly paid compensation. MBNA agreed but Miss T asked to appeal and said she felt the compensation awarded should be higher and pointed out she's a long term customer. As Miss T asked to appeal, her complaint has been passed to me to make a decision.

## **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'm aware I've summarised the events surrounding this complaint in less detail than the parties involved. No discourtesy is intended by my approach which reflects the informal nature of this service. I want to assure all parties I've read and considered everything on file. I'm satisfied I don't need to comment on every point raised to fairly reach my decision. And if I don't comment on something, it's not because I haven't considered it. It's because I've focused on what I think are the key issues. My approach is in line with the rules we operate under.

All parties agree that MBNA incorrectly sent a text message to confirm a payment Miss T made to her sister. MBNA's explained that due to similarities between Miss T and her sister's personal details, the phone number was incorrectly updated. As a result, when Miss T made a payment in November 2023 her sister received a text to confirm it had been which was a mistake.

MBNA accepts that the text message shouldn't have been sent to Miss T's sister and has taken action to correct the phone number it has on file. I can understand why Miss T was

frustrated to find that MBNA had sent her sister a private text message meant for her, so I agree it was reasonable for MBNA to compensate her for the trouble and upset caused.

MBNA somewhat compounded its original mistake by paying the compensation funds to Miss T's sister instead of her bank account. Given the context of Miss T's complaint, I can see why a second error that was similar in nature would've been particularly worrying. And I'm satisfied that by paying the wrong person, MBNA added to the overall distress and inconvenience Miss T experienced. So I agree an increased award is fair in the circumstances.

Our investigator asked MBNA to pay Miss T a total of £175 for the distress and inconvenience caused by its errors. I've read and considered everything provided by both parties, including Miss T's response to the investigator's findings. I want to assure Miss T that I've taken her comments into account when reaching my decision. In my view, a payment of £175 to recognise the impact of sending a text message to Miss T's sister and paying the compensation to her account as well is a fair and reasonable way to resolve this complaint. I'm satisfied £175 reflects what happened and the level of distress and inconvenience caused to Miss T. I haven't found grounds to increase the settlement further. So I'm going to proceed on that basis and direct MBNA to pay Miss T £175 in total for the distress and inconvenience caused.

### **My final decision**

My decision is that I uphold this complaint and direct MBNA Limited to pay her a total of £175 (less any compensation already paid to Miss T).

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss T to accept or reject my decision before 4 June 2024.

Marco Manente  
**Ombudsman**