

The complaint

Mr S complains that Barclays Bank UK PLC carried out a full account switch instead of a partial switch which meant his current account with another bank was closed.

What happened

In early June 2023 Mr S visited a Barclays branch to open a savings account. In order to do so he had to open a Barclays current account. Mr S said the Barclays current account wouldn't be his primary bank account as this was with another bank, H. So Mr S requested a partial switch of his direct debits from H to his new Barclays current account. Instead of a partial switch Barclays implemented a full switchover and so H closed Mr S's original account. He said he tried to stop H from closing his account but failed. He brought a complaint to Barclays.

Barclays said a full switch had been initiated by Mr S through the Barclays app while Mr S had been at the branch. This was along with a partial switch. It said Mr S has a responsibility to review the information available and ensure its correct. Barclays accepted that there had been an error by a signature not being captured when completing the partial switch. It said that had a signature been provided it would have been able to see that there were two switch requests. It apologised that this wasn't captured at the time and offered Mr S £200 in compensation.

Mr S wasn't satisfied and brought his complaint to this service. He said £200 wasn't enough given the stress and inconvenience this had caused him.

Our investigator concluded that Barclays had reached a fair outcome with its offer of £200 compensation. Mr S didn't agree and asked for a decision from an ombudsman.

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 realise this will come as a disappointment to Mr S but having done so I agree with the conclusions reached by the investigator for the following reasons:

- Barclays has said that both a 'full switch' followed by a 'partial switch' was initiated while Mr S was in the branch. It has provided timed stamped evidence to this service of both switches occurring.
- I can see that the full switch was saved on the system at 11.08am on 6 June. It's also apparent that the full switch was done on the Barclays app. I can see that the partial switch was saved on the system at 11.11am on 6 June. Although the switch requests were made only a few minutes apart the partial switch was not carried out via the app but through a 'paper-based' switch.
- Barclays sent screenshots of a demo of the app.

- On the first screen under how it works it says, *“This service is for a ‘full switch’.”*
- The customer is then required to scroll down, and the following paragraph is visible – *“If you want to keep your old account open, or your old bank account doesn't offer the Current Account Switch Service you'll need to switch your account to us in branch.”* The customer is required to press ‘continue’ to move to the next screen.
- The next screen is titled ‘your switch date’ and it says, *“Switching your account will take seven working days and your old account will be closed on the seventh day.”* The customer is then invited to read the ‘switching to Barclays agreement’ and then required to click ‘agree and continue’.
- On the final screen the details of the new account and old debit card account are visible. The screen says *“switching your account will take seven working days and your old account would then be closed. If you switch after 7:30 PM on a working day, the start date of your switch will be the next working day.”* The customer is then required to click ‘confirm and submit’.

I'm satisfied that the instructions on the app were clear. And there were two warnings that the old bank account would be closed prior to a customer clicking final 'confirm and submit'.

- Mr S has said when the full switch occurred he was always under the guidance of the adviser in the branch. He said he was following instructions given by the adviser and they were both looking at his phone screen. He said he believes the adviser either misunderstood or rushed into a full switch. He said the adviser asked him to originally login and then he himself was following steps on his handheld device while at the same time instructing Mr S and looking at Mr S's device.
- While I can see that both switches occurred consecutively in a short space of time the first switch, the full switch, occurred on Mr S's phone. And Mr S was required to read the screens and click ‘agree and continue’, and ‘confirm and submit’ having read those screens. CCTV in the branch confirmed that Mr S was sat with the adviser. But the app was on Mr S's phone and even if he was being instructed to press buttons on his phone it was his responsibility to read the screen. Had he done so he ought reasonably to have known that completing the process on the phone would mean his old bank account would close.
- Mr S said the adviser was the professional not him, so he trusted what he was being told. I do appreciate that Mr S was a new customer, and he was receiving help from the adviser, and it was a new app. It's not possible for me to say with any certainty what happened as I wasn't there and there is no audio or clear visual on the CCTV. But I'm satisfied it was Mr S's responsibility to check what he was agreeing to on the app on his phone.
- Mr S said he left the meeting with the advisor and was handed an agreement form for the partial switch. Barclay said it agreed that an error had been made by a signature not being captured when completing the partial switch. It said there was an inputting error, and the switch was stuck at the ‘awaiting contract signature’ stage which meant the partial switch wouldn't proceed as the box hadn't been ticked to confirm a signature had been obtained. This cancelled the partial switch. It said had a signature been provided the partial switch would have gone through and Barclays would have been able to see that two switch requests had been made. Barclays apologised that this wasn't captured at the time.
- I can see that Barclays has accepted it is partially responsible for the confused switch

process by not ensuring a signature was provided. But as I mentioned above I also believe Mr S had a responsibility to ensure he checked what he was agreeing to on his phone. So I'm satisfied that £200 compensation is fair and reasonable in the circumstances.

- Mr S said when he complained to Barclays the call handler initially took all the blame for the error but was then told this wasn't the case. He said this is not fair handling of the process and complaints procedure. I do understand Mr S's frustration. But I've listened to several calls between Barclays and Mr S after the switch was made and I found that the call handlers were trying to be sympathetic and helpful to Mr S as it was first assumed the bank had made an error. It then investigated and saw that the full switch had occurred through the app.

My final decision

Barclays Bank UK PLC has already made an offer to pay £200 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 S £200.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 28 June 2024.

Maxine Sutton
Ombudsman