

The complaint

Mr M is unhappy about the poor service he received at his local branch of Barclays Bank UK PLC.

What happened

Mr M had made a previous complaint about problems he'd had in the branch before. And on this next occasion he felt the service he received was because he'd previously complained.

Mr M used the word "accosted" about the way he was taken aside when he went to the branch, and he felt being questioned about how often he used the branch was unnecessary and unwelcome. He didn't feel he should have to explain himself. Barclays said based on the descriptions Mr M gave of the staff involved and the high turnover of staff in the branch it was unable to identify who had spoken to Mr M on this occasion. But it did offer him £50 as compensation.

Unhappy with this Mr M brought his complaint to this service.

Our investigator upheld the complaint. He said in view of the lack of counter evidence from Barclays he was guided by Mr M's version of events. He agreed with Mr M that he shouldn't be made to feel uncomfortable when visiting his branch and going about his normal banking business. He accepted Mr M was free to use the branch as much or as little as he wants to. Our investigator noted that although Mr M was allowed to pay in his coins at the counter, he was made to spend more time at the branch as staff insisted he use the machines to pay in his bank notes. Our investigator recognised the impact this branch visit had on Mr M and said £200 compensation for the distress and inconvenience caused would be fair and reasonable in the circumstances.

Mr M accepted this, but Barclays didn't. It asked for the complaint to be passed to an ombudsman for a final 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.

Mr M explained what happened to him in the branch on that day. He was approached by a member of staff and questioned about why he used the branch as often as he did. Mr M said not content to make this point to Mr M the member of staff then shared her opinion with another branch staff member even though Mr M had felt it necessary to try and explain himself. But to be clear here – there's no reason why Mr M should have been made to explain himself about the frequency he chooses to use his bank branch.

It is also odd that after the discussion Mr M tried to carry out his banking needs but was only allowed to pay in his coins, to pay in his notes branch staff insisted that he had to use the self-service machines.

Mr M was clear that the way he was treated made him feel very uncomfortable. He felt humiliated and that the language used towards him was insulting. In his complaint form to this service Mr M said the female member of staff language towards him was “*vindictive, unfair and inappropriate.*” Mr M became anxious about having to use the branch after this incident. He was worried about coming across the same staff again and being forced to explain himself again. Mr M was also concerned about whether the service he received from Barclays would get even worse if he chose to complain again. This time about what had happened to him during this branch visit. It took some time for Mr M to get comfortable again in going back to use the branch.

It seems strange that such things should take place within a bank branch. But there’s no evidence to deny what Mr M said and Barclays haven’t disputed his version of events. Within the final response from Barclays, it said “*I’m sorry you’ve had this experience. The comments made were unnecessary and not in line with the level of customer service we expect from Barclays colleagues. I’ve credited your account with £50.00 as an apology. I’ve discussed this with one of the leaders in the branch and feedback has been provided.*”

So, in fairness to Barclays, it did accept there was a problem and made an offer of compensation. But I don’t think the offer was enough. Mr M did suffer an experience that was unfair and unreasonable. Nobody should be treated in such a way, and it is clear from our correspondence with him that there was an impact on Mr M because of this event. I think £200 in total is the right amount considering the distress and inconvenience caused. If Barclays has already paid the original offer of £50 it can deduct that from the payment.

Putting things right

Pay Mr M a total of £200 compensation for distress and inconvenience.

My final decision

I uphold this complaint.

I require Barclays Bank UK PLC to:

- Pay Mr M a total of £200 compensation for distress and inconvenience.

Under the rules of the Financial Ombudsman Service, I’m required to ask Mr M to accept or reject my decision before 5 April 2024.

John Quinlan
Ombudsman