

The complaint

Mr P complains about the way he was treated by Barclays Bank UK PLC after he applied to switch his account to it in July 2023.

What happened

Mr P has advised us that he has mental health problems which he logged with Barclays. He applied to switch his account to Barclays in July 2023. After that he had a great number of telephone conversations with Barclays' advisers and some branch meetings. He was particularly concerned that Barclays failed to take account of his vulnerabilities. There follows a summary of his complaints:

1. Mr P had a branch appointment arranged for 21 July 2023. He called to advise he would be late to this yet was turned away on arrival. The adviser his appointment was with subsequently informed him she wasn't aware he'd arrived and would have seen him.
2. His account switch wasn't completed on the day that his current account was opened as the adviser said it was nearly the end of the working day and would look suspicious.
3. He is unhappy that Barclays' adviser made a comment about adding gambling blocks to his account after he informed her of his historic compulsive spending problem.
4. He was informed that his accounts had been set to paperless but he continued to receive letters/statements by post.
5. He asked for his statements to be available online on the 16th of each month but this wasn't the case.
6. No complaint was raised for him on 21 July 2023.
7. Mr P was assured by the branch manager on 27 July 2023, she'd ensure he had no further reason to complain about Barclays, which he says wasn't true.
8. Issues accessing the Barclays website.
9. Issues with Barclays' card reader device.
10. He feels he was excessively contacted by Barclays.
11. He didn't receive a reminder about his appointment for 25 August 2023 (booked via call on 18 August 2023).
12. He made numerous calls to Barclays' telephone banking to leave direct messages for the branch, which he says weren't passed on.
13. He believes Barclays didn't put in place measures to ensure his mental health was being appropriately safeguarded.

14. He wasn't informed about Barclays' vulnerable customer dedicated helpline until September 2023.

15 He feels he was humiliated by Barclays' vulnerability team during calls on 22 and 25 September 2023.

16. He was given conflicting advice during a call with Barclays on 6 September 2023.

17. He was provided with "disturbing information" during his call to Barclays on 8 September 2023.

18. He was told by phone that he could visit the branch on 15 September 2023 and see a manager, but this wasn't the case.

19. He was spoken to inappropriately during his branch visit on 15 September 2023.

20. His call on 20 September 2023 wasn't handled appropriately.

On referral to the Financial Ombudsman Service, our Investigator upheld Mr P's complaint in part. She proposed that Barclays pay £175 compensation, which it agreed to.

Mr P did not agree, and the matter has been passed to me for an Ombudsman's consideration

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 Mr P has given us. I don't intend any discourtesy in my approach which reflects the informal nature of this service. I confirm to 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. Further, if I don't comment on something, I have still considered it. But I've focused on what I think are the key issues. My approach is in line with the rules we operate under.

1. appointment arranged for 21 July 2023

Mr P had an appointment with the branch on 21 July 2023 for 12:00 pm travelling by public transport. He was running late, so called Barclays to inform it. However, when he arrived at the branch around 10-15 minutes later than his appointment time, he says he was turned away by a member of staff. Mr P left the branch and contacted Barclays by phone. He was advised to be more forceful and say he wanted to be seen.

He didn't feel he was dealt with appropriately in the branch. But he did see an adviser at 3:30 and was able as planned to open his new account. He says the adviser told him she would have been able to see him at the earlier time, but having read her statement, I note that she says she was with a customer.

I do think Mr P could have been treated better, and not felt he had to go away. As I will note later as well, the adviser was openly critical of the branch which couldn't have helped Mr P's feelings about the matter.

2. completion of account switch

Mr P says he was told that it would look suspicious if his account was opened on the same day as completing the switch. The adviser in her statement has said she recalled Mr P being dubious or nervous about completing the account switch on the day he opened the account as he didn't have a physical bank card for Barclays at that time. She says she reassured him that the card and PIN would arrive in time before the switch was completed, but he chose to switch at a later date as he felt more comfortable doing so.

Both parties remember things differently but I think that the statement of the adviser is persuasive. I don't think Mr P was told it would look suspicious opening the account on the same day as the switch was completed, as this is the usual practise.

3. compulsive spending comment

Mr P says he informed the adviser about his historical compulsive spending problem. He says her response was that maybe gambling blocks would need to be placed on his account. Mr P feels this was an extremely poor comment for her to make.

I appreciate that Mr P felt upset by this. And I do think that he has done well by accepting he had a problem and overcoming it. However banks these days have to be increasingly alert to matters such as compulsive spending and gambling. Having mentioned that he had had a problem I think it would have been remiss of the adviser not to make him aware of the support that Barclays could put in place. Even if Mr P felt he didn't need that support.

4. request for the account to be paperless

Mr P says he requested that his account be paperless. However he continued to receive his statement and other correspondence by post. He was particularly concerned that a neighbour might receive his post.

Having looked at the account, I can see that it was marked to be paperless. However from the evidence shown to us by Mr P this clearly wasn't the case. The account has a note on it from 22 August 2023 to say that his preferences had changed. So Mr P did get some correspondence by post. Whilst I note his concern that a neighbour might have received his post there's no evidence that this in fact happened. I uphold this particular complaint as it appears he received correspondence by post for the first month.

5. statements not available online on the 16th of each month

Barclays says that, if a customer chooses to have statements on the 16th of each month, they should be available on that date. As set out above Mr P received his first statement by post so this would have been after 16 August. It is recorded in several telephone conversations that he wanted statements on that particular date in the month.

Bearing in mind that his account was closed in September, Barclays hasn't been able to provide sufficient records to show whether the actual statements were available online. So I can't make a finding on this particular complaint.

6. fail to raise complaint

Mr P says he was informed that no complaint had been raised on 21 July 2023 as per his request. He was advised of this when he called Barclays for an update on his complaint. The adviser who spoke to Mr P apologised and offered £25 compensation. I understand Mr P

rejected this and I can understand that he was upset by this, but I think that the offer of compensation was reasonable in the circumstances.

7. assurance by the branch manager on 27 July 2023.

Mr P says he was assured by the branch manager on 27 July 2023, that he would have no further reason to complain about Barclays. He believes the branch manager lied to him about this. Our Investigator obtained a statement from the branch manager who says she did express the hope that he would have no further reason to complain. No manager could possibly promise that a customer wouldn't have a reason to raise a complaint in the future. I think, in respect of this specific complaint, that the manager acted appropriately.

8. issues accessing the Barclays website.

Mr P accepts he was unable to use the Barclays App due to having an older model of smartphone. However, he says he had issues when accessing Barclays' online banking using his online browser.

I accept that Mr P may have had some issues. But I can't see that he raised them with Barclays. And from our contact with Barclays it says it had no generic problems with online access at the time.

9. issues with Barclays' card reader

I understand that Mr P didn't like this, but hasn't told us particularly why. He says he wasn't told how to operate the device at his initial meeting in the branch. However he has received a full instruction leaflet. He's also concerned about the security of his device if it were stolen. However it appears that even if that did happen a thief would not be able to use it without Mr P's card and PIN. So I'm satisfied that Barclays has taken reasonable steps to ensure its security.

10. excessive contact by Barclays

I don't think this was the case. What I can see is that Barclays for its part didn't contact Mr P any more than was necessary. I'm aware that Mr P made a great number of calls to Barclays during the time that he had the account with it but these calls were all initiated by him.

11 no reminder sent to him for an appointment

Mr P believes that he booked an appointment for 25 August specifically with the branch manager. However the aforesaid manager tells us that she doesn't book appointments directly with customers. So this is the reason he wasn't sent a reminder. I don't have a recording or transcript for the actual phone call. However I accept that, in view of his experience up until then it was annoying and upsetting for him.

12. direct messages for the branch weren't passed on

I understand, as is the case with most banks, complaints and queries about banking are expected to be dealt with through customer service. I think Mr P's messages were passed on, as the branch manager has confirmed they received a number of emails. However they did not feel it appropriate to respond to some of the requests so his messages were not acknowledged.

In light of the volume of calls Mr P was making I don't think it would be reasonable to expect Barclays to respond to each and every message. I accept this would have been upsetting for

him and I do think the advisers he spoke to could have guided him more concerning what the branch could and could not deal with.

13. & 14. He believes Barclays didn't put in place measures to ensure his mental health was being appropriately safeguarded, and he wasn't informed about Barclays' vulnerable customer dedicated helpline until September 2023

I understand from his contact with this service and with Barclays that this is Mr P's major issue. As all financial businesses are required to, Barclays, when informed of Mr P's mental health problems put a marker on its files. I understand that Mr P doesn't think this was enough and that Barclays should for example have set up an indirect contact between him and the branch. However given what I've said about what the branch can't deal with and noting that the branch manager was in contact with the vulnerability team, I don't think that it was reasonable to expect Barclays to set up a particular service for one customer. Barclays had to take account of Mr P's vulnerability. I think this should have been adequately dealt with through its customer service and vulnerability teams.

That said, part of dealing with a vulnerable client is that the business must put systems in place to provide support. Barclays has a vulnerability team and it's clear to me that Mr P should have been told about the team earlier than he was. This includes the helpline.

15. he felt humiliated by Barclays' vulnerability team during calls on 22 and 25 September 2023

In the two calls of 22 September, he spoke to the advisers about a letter he received from Barclays warning him about his conduct and that his account could be closed. From my reading of the full transcript of both calls, the advisers listened to him about the letter and how upset he was to receive it but they made clear that they couldn't take any action without speaking to the person who wrote the letter.

In both calls I think the advisers behaved professionally and appropriately.

The second adviser called Mr P back on 25 September. She had spoken to the person who sent the letter. She explained in more detail why the letter had been sent and said that she was satisfied that the adviser who wrote the letter had carried out a full investigation. I appreciate that Mr P didn't agree, but the adviser did tell him that his next step was to refer it to the Financial Ombudsman Service. It is unfortunate however that the letter did not include referral rights so could not be described as a final response letter. I think that Barclays should have followed up that call by sending a final response letter.

As for the letter which Mr P was upset about, this did warn him about his conduct. I won't go into what the letter said in detail as the parties are fully aware of it. But, given Barclays' experience of its contacts with Mr P, I can't say that it was unreasonable. What I have to bear in mind is that it was a letter warning him that it could close his account. Mr P chose to close the account anyway but I can't take account of what might have happened, if Barclays had decided to close the account.

16. conflicting advice during a call with Barclays on 6 September 2023

Mr P was told during his meeting on 18 August that individual advisers' e-mail addresses would not be given out as it was against bank policy. But when he spoke to an adviser on 6 September she gave him her e-mail address. Our Investigator contacted Barclays who told her that this is not against bank policy.

Nevertheless, I think it reasonable to leave this to the discretion of the adviser in question.

If they're happy to give out their e-mail address then there's no harm in providing this. But if they're not happy doing so then I wouldn't think it reasonable to ask them to provide it.

Also did in the 6 September call, Mr P was not happy with the adviser telling him that "*if ever you feel like having one of those moments where you just go crazy with your money, then maybe you should put aside X amount of money into a Barclays savings account.*"

I can understand that as Mr P had admitted to having compulsive spending problems in the past this would have been upsetting to him.

I have listened to the call and read the transcript. I don't think the adviser intended to shame Mr P. She did speak to him in a very informal and probably over-familiar style, and I think that what the adviser said is in keeping with that. Whilst I'm sure this was intended to put the customer at their ease, the adviser should have been careful in giving out personal information about herself and her colleagues.

17. he was given "disturbing information" during his call to Barclays on 8 September 2023

Mr P says he was told in the course of this conversation that:

- His messages left for the branch were picked up but the branch was choosing to deliberately ignore him.
- By 2025, the long-term strategy of the bank is to become more digital so customers (like Mr P) who want a less digital based banking relationship will be targeted.
- Customers have to be forceful to get their voice heard and senior management within branches won't care too much about customers like Mr P and the issues they're having
- [The adviser] could get into serious trouble for sharing some of the information given but [he doesn't] like seeing another human being suffering.

Having considered the transcript of that conversation, I think that it is largely accurate. However I don't think the adviser said that the branch chose to deliberately ignore him or that branches won't care too much about customers like Mr P and the issues they're having.

I think this is another example of being over informal. I understand the adviser also mentioned Barclays closing a lot of its branches. I appreciate the advice was given for the best intentions, but, as the adviser would have been aware of the vulnerability markers on Mr P's file it was nevertheless unsettling and upsetting for him to be told that. For example, banks will still be required to have support in place for customers who may have problems in accessing digital banking.

18. call on 15 September 2023

During this phone call Mr P was told that he could visit the branch between 12:00 and 1:00 PM on 15 September and, he believed, see a manager. However when he attended the branch he wasn't able to see the manager.

I think to be fair to Mr P, that he expected to see a manager having specifically said that to the adviser. I don't think the adviser specifically said he would be booked in to see the manager, on the other hand I don't think they made this clear. And I can understand if Mr P was upset by this.

19. he was spoken to inappropriately during his branch visit on 15 September 2023

I should say first of all there is no CCTV available in respect of this or any other branch visits. And even if it were available, there wouldn't usually be any sound.

And I won't go into the detail of the specific points that Mr P says the adviser put to him, as both parties are fully aware of this and our Investigator set them out in her view.

The adviser says the meeting went on for over 2 hours, and that Mr P was relaxed and appeared to be happy at the end of the meeting.

But as the adviser denies that he said anything inappropriate to Mr P, I regret that there is not sufficient evidence for me to make any finding on this.

20. his call on 20 September 2023 wasn't handled appropriately

This was a conversation Mr P had with the complaints investigator from Barclays. He's said there were many falsehoods and "disgusting" accusations made on this call and she failed to let him speak.

Regrettably this call isn't available either in transcript or in a recording so again there is insufficient evidence for me to make any finding.

Compensation

In assessing what is appropriate to award, I have taken account of several factors:

- Mr P has said he was unhappy with our Investigator's view and with the amount of the award she proposed, but he hasn't provided any additional information.
- The events described in his complaints actually lasted 2 months. He opened his account on or about 21 July and closed it on or about 25 September 2023.
- I can't take account of any other complaints he may have had with this service.
- We look at complaints holistically, that is I consider the overall service provided to Mr P. We don't give awards for each individual complaint. The complaints here centre around some missteps in information given and his account settings. I also think that he was given information which upset him by the adviser in September 2023.
- Mr P thinks that he wasn't treated fairly in light of his mental health problems. I don't think that is the case from considering the content of all the telephone calls he made. But I do think that he could and should have been advised earlier about the vulnerability helpline and access to the vulnerability team.

I understand that Mr P has his own views about the appropriate amount of compensation. But I have to take into account our overall approach to compensation and awards we have made in other cases. And we consider that an award of the type recommended in this case might be suitable where there have been repeated small errors, or a larger single mistake, requiring a reasonable effort to sort out.

And in light of that, I'm going to make an award of £175 compensation for Mr P's distress and inconvenience.

Putting things right

Barclays should pay Mr P £175 compensation. For the avoidance of doubt this includes any previous offers.

My final decision

I uphold the complaint in part and require Barclays Bank UK PLC to pay Mr P £175.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 20 June 2024.

Ray Lawley
Ombudsman