

## **The complaint**

Mr L complains that Barclays Bank UK PLC unfairly blocked his card on more than one occasion, and they provided him with poor customer service.

Mr L is represented by his mother in bringing this complaint. But for ease of reading, I'll refer to any submission and comments she has made as being made by Mr L himself.

## **What happened**

Mr L says that his card was blocked two days before his birthday and just before he was taking a trip away. Mr L rang Barclays, and he says he experienced poor customer service on the calls he had, such as being disconnected and transferred to other departments. He says he was told different reasons why his card was blocked, but he was also told they couldn't tell him why his card was blocked for privacy reasons.

Mr L was told he needed to visit a Barclays branch, but when he went into a Barclays branch on his trip away with his passport, he says the staff told him that he needed two forms of identification, and he needed his birth certificate, so they were unable to remove the block until Mr L provided them with another piece of identification from their requirements.

Mr L visited a branch more local to him the weekend after he came back from his trip away, and the block was removed. Mr L says that as his mother was driving away, he got a text message from Barclays saying that his card had been blocked again, so Mr L needed to go back to the branch (which he adds cost his mother fuel and parking costs). Mr L was able to get his card unblocked, but he says he got a letter from Barclays saying his card was blocked again. Mr L made a complaint to Barclays.

Barclays partially upheld Mr L's complaint. They said when he called to query the block he would need to visit a branch with relevant identification. Barclays said they didn't find any evidence of calls being disconnected or him being transferred to various departments like he claimed in his complaint. They said once he visited a branch to get the blocks removed, they were again placed on the card shortly after. They said they appreciated him revisiting the branch to get them removed again, and they credited his account with £50 for the inconvenience of this. Mr L brought his complaint to our service.

Our investigator did not uphold Mr L's complaint. She said Mr L was told to go to a branch with identification, but as Mr L didn't bring the identification the branch he visited required, this meant Mr L was unable to get his card unblocked. She said our service can't compensate a third party (his mother) for their expenses, but Barclays apologised and paid Mr L £50 for the inconvenience of him having to return to the branch the second time.

Mr L asked for an ombudsman to review his complaint. He made a number of points. In summary, he said Barclays had not asked him to bring identification to the branch, his card was blocked three times, not two times, he mentioned how Barclays had responded to his complaint, and their investigation. Mr L also said he doesn't believe it was reasonable for Barclays to ask for another form of identification when his passport was valid.

As my findings differed in some respects from our investigator's, I issued a provisional decision to give both parties the opportunity to consider things further. This is set out below:

*"I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.*

*Firstly, I'm aware that I've only summarised Mr L's complaint points. And I'm not going to respond to every single point made by him. No discourtesy is intended by this. It simply reflects the informal nature of our service as a free alternative to the courts. If there's something I haven't mentioned, it isn't because I've ignored it. I haven't. I'm satisfied I don't need to comment on every individual point to be able to reach what I think is a fair outcome.*

*I'd like to explain to Mr L that it is not within this service's remit to tell a business how they should run their security procedures, such as when to block a card, or the identification required to unblock a card. It would be the role of the regulator – the Financial Conduct Authority, who have the power to instruct Barclays to make changes to their policies and procedures, if necessary.*

*I must explain to Mr L that complaint handling by a business isn't a regulated activity and as such, the issues he's raised that relate directly to how Barclays have investigated his complaint, such as the level of investigation they conducted, does not come under my power to consider.*

*Banks and building societies have an obligation to try and keep their customers' accounts safe. Sometimes they will block a customer's card if they have security concerns. This can cause distress and inconvenience to a customer – but it doesn't necessarily mean they have acted incorrectly, even if this was only two days before Mr L's birthday and he was going on a weekend trip.*

*I've listened to the call Mr L had with Barclays on 16 June 2023. The call handler was trying to ascertain if Mr L had made changes to his phone recently, and then later in the call she asked Mr L if he was able to visit a branch with identification, which Mr L explained he was not able to as he explains he is going on a trip, and he won't have time to visit the branch before he goes. The call handler asks if he is able to visit a branch in the city he is visiting, and Mr L confirms he is not really able to visit a branch in the city he is visiting, as he has a tight schedule.*

*The call handler says until they see Mr L in branch with some identification they can't take the blocks off. Mr L asks "can I transfer money out of my account?" and the call handler replies "yes, you can still transfer, but you just don't have use of the card". Mr L tells the call handler that he will just transfer the money into a different account. The call handler tells Mr L that they still need to see him in branch, and she then says "make sure you have some erm ID with you ok? Have you got a passport?" Mr L confirms he has, and the call handler says she'll put a note on the system.*

*So Mr L was told of the requirement to visit a branch with identification, and as the call handler asks if Mr L has a passport, it is inferred that he would need to bring that into the branch. But the call handler also confirmed that Mr L could transfer money to another account.*

*I've listened to another call that Mr L had with Barclays on the same day. Mr L says he is trying to add a new payee but it won't let him so he can't transfer money. The call handler tells Mr L he would need to go to a branch.*

*On this call, Mr L wasn't told anything about identification (although from the previous call,*

he should've been aware he needed identification). Mr L says that when he was on his trip, he did go into a branch of Barclays with his passport, but they told him that he needed his birth certificate also. Barclays say that there is no evidence that Mr L visited a branch when he was on his trip, and there are no notes on their system that he visited a branch on his trip, and they would expect to see a note on their system.

I asked Barclays if Closed-Circuit Television (CCTV) would be available from the branch that Mr L says he visited this day, but Barclays have said this would no longer be available (due to the passage of time that's elapsed since this date). When it comes to complaints where it's one word against another, I have to consider the evidence available to me. I then have to weigh the evidence against the balance of probabilities, that is, what's more likely to have happened in the circumstances.

On the balance of probabilities, I'm persuaded that Mr L likely visited a branch on his trip. I say this because he had explained on both of the calls that I listened to that he needed the money for the trip. And after the incorrect information on the first call about him being able to transfer money into another account, he rang back again and told the call handler all of the money he needed for the trip was in his bank account. While Mr L had indicated he didn't have time to go to a branch that day, at the end of the second call he asks if he can't visit a branch (that day) then (could he) not access his money, and the call handler tells him "unfortunately not". So I think it's likely Mr L did visit the branch even though he was on a tight schedule, to try and access his money.

I asked Barclays what their identification procedure was to remove this type of block, and Barclays confirmed that when a customer is referred to the branch it should be with two forms of identification, with at least one being photographic, so as Mr L says he was told he would need his birth certificate also, then I'm persuaded a staff member reiterated their policy to him when he was on his trip away. But when Mr L was on both calls that I've listened to, neither call handler told him that he would need two forms of identification.

So I do think that Barclays let Mr L down here. While I've found no evidence his calls were disconnected or he was transferred to various other departments, the first call handler set two expectations for Mr L. The first is that he would be able to have the block removed in branch with his passport, and the second is that he was able to transfer money out of his account before he went on his trip. And he was able to do neither, therefore Barclays caused Mr L inconvenience by him having to phone them back after the incorrect information on the first call, and distress from the wrong information about being able to withdraw his funds and close his account with just his passport.

I asked Barclays if Mr L had his card with him could that have counted as the second form of identification, as I was persuaded that Mr L likely had his card with him while he was away on his trip. Barclays told me if Mr L had his passport and his card at the branch on 16 June 2023, then it could be down to branch discretion on whether they would allow a cash withdrawal. I'm not persuaded that the branch Mr L says he visited made an error with the procedure as it seems as if it was their discretion whether to allow a withdrawal or not, so Barclays don't do this as a matter of course. And as Mr L was a significant distance away from his registered address, I don't find this unreasonable that they decided not to remove the block at that time without their standard identification requirements.

But if the call handler had given Mr L the full information about the identification requirements, which I would expect her to do, especially when she was asking Mr L to visit a branch, then Mr L would have been in an informed position to bring the required identification, instead of relying on a branch discretion, which wouldn't always go in the customer's favour.

*I've also considered what happened when Mr L did get the block removed. Mr L says they didn't take his birth certificate. And I can see no note of receiving the birth certificate on Barclays notes on their system. It shows his passport. Not two forms of identification like Barclays have said were needed. Mr L may have had his card with him which could have acted as another form of identification with the branch discretion, albeit this is not noted on their systems. I can see that his passport is noted on their systems and that Mr L was asked additional security questions.*

*Once the block was removed and Mr L was travelling away from the branch, a block was reapplied to his card, which Mr L was notified by text. This resulted in him having to go back to the branch to get the block removed which Barclays admit he shouldn't have needed to do. This would have distressed Mr L, especially as the block had just been removed. He was inconvenienced to revisit the branch to get the second block removed.*

*I've considered what Mr L has said about a third block being placed on his card, but I don't agree with this. Barclays systems show that his card was blocked twice. The first on 16 June 2023, and the second time on 24 June 2023. I'm persuaded the confusion around the third time is because Barclays sent Mr L a letter about the block dated 24 June 2023, which was the date of the second block. So when Mr L would have received this letter, it may have appeared his card was blocked again, but as he returned to the branch and the block was lifted, his card was not blocked for a third time.*

*I've considered what would be a fair outcome for this complaint. Here, I'm only able to consider the impact on Mr L himself as he is the only eligible complainant here. So I'm unable to award compensation for Barclays impact on his mother (including parking costs/petrol/inconvenience etc).*

*Barclays paid Mr L £50 for what happened here. But I'm not persuaded that this reflects the impact of all of their mistakes. I say this because Mr L was given either incorrect or incomplete information over the phone on 16 June 2023 when he tried to have the block removed. He was not told of the full identification requirements, so he was not guaranteed to get the block removed if he visited a branch on his trip (which I'm persuaded on the balance of probabilities he did visit a branch on his trip). And he was told he could transfer money between his accounts, but he was unable to, leading to a direct impact on him having to phone Barclays back up at a time he was about to travel, so it was time sensitive.*

*So I'm persuaded that Barclays should pay Mr L a further £75 for the impact their incorrect/incomplete information on the phone had on him. This would mean the total compensation for Mr L's complaint is £125, which I'm satisfied is proportionate for what happened here. So it follows I intend to ask Barclays to put things right for Mr L."*

I invited both parties to let me have any further submissions before I reached a final decision. Both parties accepted the provisional 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.

As neither party have provided me with any further information to consider, then my decision and reasoning remains the same as in my provisional decision.

### **Putting things right**

In my provisional decision I said I intend to uphold this complaint in part. I said I intend to ask

Barclays Bank UK PLC to pay Mr L a further £75 compensation for distress and inconvenience. I'm still satisfied this is a fair outcome for the reasons given previously.

**My final decision**

I uphold this complaint in part. Barclays Bank UK PLC should pay Mr L a further £75 compensation for distress and inconvenience.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr L to accept or reject my decision before 2 April 2024.

Gregory Sloanes  
**Ombudsman**