

## **The complaint**

Mr L is unhappy with the service he received from Barclays Bank UK PLC when trying to access their online banking app.

## **What happened**

Mr L tried to register for Barclays online banking app but received an error code and was unable to access the app. Mr L contacted Barclays about this but was unhappy with the support he received from them and with the difficulties he encountered when trying to contact them by telephone. So, he raised a complaint.

Barclays responded to Mr L and apologised for the difficulties he'd encountered accessing their app. Barclays explained what had happened and offered to pay £50 to Mr L as compensation for any frustration or trouble he'd incurred. Mr L wasn't satisfied with Barclays response and wanted personal apologies from the relevant Barclays directors. So, he referred his complaint to this service.

One of our investigators looked at this complaint. They didn't feel the £50 compensation that Barclays had offered Mr L took fair account of the trouble and upset Mr L had incurred, and they recommended that Barclays increase the compensation payable to Mr L to £100. Barclays didn't agree with the recommendation put forward by our investigator, so the matter was escalated 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 L has provided email chains to this service which show the difficulty he had trying to access Barclays online banking app, despite Barclays attempts to assist him. And so, in consideration of these, I can understand why Mr L would be upset and frustrated with Barclays, especially when he also had difficulty trying to contact them by telephone.

It's clear that Barclays did try to help Mr L access his online banking. But unfortunately, this didn't prevent Mr L from experiencing a degree of inconvenience and annoyance which went beyond what Mr L should reasonably have had to experience.

Barclays acknowledged this in their response to Mr L's complaint, in which they apologised to Mr L and offered to pay £50 to him. But I don't feel that Barclays have fully grasped the level of trouble and frustration that Mr L endured here surrounding his attempts to access his online banking app and when trying to contact Barclays by telephone. And so, I'm in agreement with our investigator that Barclays should pay an increased amount of £100 compensation to Mr L, which I feel more fairly compensates him for what happened.

Mr L has also said that he would like personal apologies from Barclays directors responsible for Barclays online banking app and automated telephone systems. But I don't feel that it's reasonable to expect a personal apology from a director for issues such as Mr L has

experienced here, and I'm satisfied that Barclays have acted fairly and reasonably by trying to assist Mr L as they have.

All of which means that my final decision here is that I uphold this complaint in Mr L's favour and instruct Barclays to pay £100 compensation to him. I hope that both Mr L and Barclays will understand, given what I've explained, why I've made the final decision that I have.

### **Putting things right**

Barclays must pay £100 to Mr L.

### **My final decision**

My final decision is that I uphold this complaint against Barclays Bank UK PLC on the basis explained above.

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

Paul Cooper  
**Ombudsman**