

## The complaint

Ms H complains that Barclays Bank UK PLC (Barclays) gave poor service in connection with an account switcher offer.

## What happened

Barclays had a switcher offer which paid £175 to customers who switched current account from another provider. The offer closed on 30 November 2023.

Ms H applied for the switcher offer but it couldn't be finalised - as the online checks of her address verification couldn't be completed. Barclays asked her to go to a branch to show the necessary documents.

Ms H called Barclays on 23 November 2023 to make an appointment to visit a branch.

Ms H complained. She said she couldn't complete the switcher offer as Barclays service was so poor. She says she arranged an appointment to visit the nearest branch of Barclays at 2.30pm on 29 November 2023. And then, when the text confirmation came through (while she was on the call), it said the appointment was at 2pm. Barclays' call handler said the appointment was changed to 2.30pm and a confirmation text arrived to say it was 2.30.

She then got a call from the branch-based advisor who the appointment was booked with. He said the appointment was booked for 2pm. He agreed to move it to 2.30pm – as Ms H originally wanted. But the day before the appointment (28 November 2023), a further text arrived to say the appointment was 2pm.

So, because of the confusion, she didn't drive to the appointment – as the journey was 40 minutes' drive away and she didn't want to be inconvenienced if she had the wrong time.

So, the switch of account didn't go ahead. Ms H says Barclays should honour the switcher offer and also delete the credit search from her credit file.

Barclays' complaints team called Ms H and apologised for the confusion. But they said as the branch advisor had called Ms H and had confirmed 2.30pm on the call, that was the time of the appointment and she chose not to travel to it.

Ms H brought her complaint to us. Our investigator didn't uphold it. He said on the call on 23 November 2023, the advisor clearly stated the appointment was at 2.30pm. After Ms H got the text on 28 November 2023, (saying 2pm), he said she could've called Barclays to confirm the time again.

Ms H didn't agree and asked that an ombudsman look at her complaint. She said:

- She couldn't call the branch advisor as she didn't have the number.
- The text on 28 November 2023 came through in the afternoon and even if she could get through to Barclays' call centre, it was unlikely she could've got through to the branch advisor to sort the appointment out.

I issued a provisional decision which upheld Ms H's complaint:

I listened to the call between Ms H and Barclays' call handler on 23 November 2023. There were several options discussed – around different branches, days and times for the appointment. But towards the end of the call, it was agreed that the appointment would be at 2.30pm at Barclays' main branch in Bristol.

Ms H asked for an appointment at 2.30pm and Barclays' call handler said "*I will book in 2.30pm on Wednesday*". But, he then confused matters by saying he had booked 2pm.

Ms H said she had asked for 2.30pm. The call handler said he had sent a text saying it was 2pm but would change the appointment to 2.30pm.

He then said a text showing the revised time of 2.30pm may not be sent – as it was a rearranged time. In her complaint to us, Ms H says she only got a text at the time to say it was 2pm. But on the call - I heard Ms H say a text had arrived saying 2.30pm. So up to that point, it was clear the meeting was at 2.30pm.

What then happened was the Barclays' member of staff at the branch called Ms H on 23 November 2023 and said the appointment was at 2pm. Ms H asked that it was changed to 2.30pm and the advisor said that was OK. I listened to this second call – and it was made clear the appointment was at 2.30pm.

But on 28 November 2023 (the day before the appointment) she got another text to say it was at 2pm. So – she then didn't drive 40 minutes to the appointment.

Barclays say she should've ignored the texts (sent out centrally) and gone with what she was told by the branch advisor – because he didn't have access to the central texting system, and so couldn't send a confirmation text.

I considered what Barclays have said – and I don't think it's reasonable to have expected Ms H to have understood the difference between centrally sent texts and the local call from the branch. I think as far as she was concerned, she couldn't be sure what the time was – and so she didn't want to drive a long way, only to discover the appointment was at a different time.

Ms H argues that she lost out on Barclays' switcher offer – and the bank should honour that. We asked Barclays about that, but this isn't possible as the offer has stopped.

But – there is another matter here which I reviewed. Barclays' switcher offer says "*The switch must be initiated before the offer closes and must complete within 30 days of you requesting it...*" I asked Barclays when Ms H applied – but their records aren't retained for aborted applications. But I (and Barclays) assume it's more likely than not that Ms H applied on 23 November 2023.

In other words, Ms H had until 23 December 2023 to complete the address verification at a branch to get the switcher offer.

When she called Barclays on 23 November 2023, she wasn't told that - and indeed, the call handler said it had to be completed by 30 November 2023 to get the switcher offer. He said it was best to complete the appointment by 29 November 2023. And so – this meant there appeared to be an urgency for Ms H to get to a branch by that date.

I heard the call advisor say that there weren't many available appointments between the call and the 30 November 2023. Ms H pushed back on the call to say it was frustrating that this

was the case – assuming the documents needed to be shown and authorised by 30 November 2023. So - the call handler had the opportunity to deal with the situation in a better way but didn't.

If she had been told she had more time, she could've made an appointment at a more convenient time and / or at a more local branch. That would've meant the problems that arose would very likely not have happened. And – the switch would have been completed.

I think the poor knowledge of the switcher offer and the impact on Ms H was the main service failing here. And this, allied to the confusion over the appointment time, persuaded me to say that Barclays should pay compensation of £175 – being the amount due under the switcher offer.

Ms H also asks that Barclays' search is removed from her credit file – as the account switch didn't happen. She is concerned it will affect her credit score. While I can't say if that is the case or not (as credit scores depend on many aspects), given the outcome of her complaint I think this is a reasonable thing for Barclays to do.

**(continued)**

*Responses to the provisional decision:*

Both Barclays and Ms H accepted my findings. Barclays asked to see a copy of Ms H's credit report so they could remove the search. Ms H agreed to provide that and as at 20 May 2024, said it would take up to seven days.

### **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 both Barclays and Ms H accepted the findings, my final decision is as set out in the provisional decision.

### **My final decision**

I uphold this complaint. Barclays Bank UK PLC must:

- Pay compensation of £175 for distress and inconvenience.
- Remove the search from Ms H's credit file – once Ms H has provided a copy of her credit report.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms H to accept or reject my decision before 18 June 2024.

Martin Lord  
**Ombudsman**