

## **The complaint**

Miss R complained about Barclays Bank UK PLC (Barclays) when she attempted to switch her bank account, and the service she received.

## **What happened**

I set out the background and my provisional findings to the complaint in my provisional decision, and copied here.

*In July 2024, Miss R attempted to switch her current account to Barclays and as a result, was asked by Barclays to go into branch to present identification. As a result of her experience in branch, and subsequently being told she did not qualify for the switch and associated incentive payment, Miss R complained to Barclays.*

*Barclays investigated and responded saying they were declining the complaint. They explained in terms of the switch and incentive payment, that Miss R was not eligible as she was a previous customer of Barclays, and this was a condition of the switch. Barclays apologised that Miss R felt the branch staff were rude but did say their records indicated aggression on Miss R's part. Finally, Barclays addressed a concern of Miss R's that she was told by them she had been banned from Barclays, correcting Miss R that she had not been banned, but warned about language she used. To apologise for the misinformation, Barclays offered £50.*

*Unhappy with Barclay's response, Miss R referred her complaint to our service.*

*Our investigator completed their investigation and thought that Barclays had not acted fairly. Miss R had asked for £100 total compensation which our investigator agreed should be paid for the impact on Miss R's mental health from Barclays' poor service. Regarding the switch, our investigator said Miss R was not eligible for the switch incentive payment as she already held a current account with them before the switch attempt, and this was specified in the eligibility criteria.*

*Barclays rejected our investigator's view saying they believed they compensated Miss R fairly for the fact she said she was told she was banned. Barclays said there was a pattern of behaviour from Miss R and did not agree with the sentiment about the branch visit or the service being poor, based on what is likely to have happened. They concluded their communication by saying they did not agree an increase in compensation was appropriate.*

*Miss R contacted the investigator asking that we simply require Barclays to pay the £100 but our investigator explained that only an Ombudsman can instruct this, so offered to escalate it to an Ombudsman. After discussion, it was agreed for the complaint to be passed to an Ombudsman.*

## **What I've provisionally decided – and why**

*I have looked at the information Barclays has supplied to see if it has acted within its terms and conditions and to see if it has treated Miss R fairly.*

*If I don't mention any specific point, it's not because I failed to take it on board and think about it, but because I don't think I need to comment on it to reach what I think is a fair and reasonable outcome. No discourtesy is intended by me in taking this approach.*

*I was sorry to learn that what should have been a straightforward switching process has turned into a complaint. Part of my role is to determine whether what took place was reasonable and whether Barclays followed the process correctly.*

*The first aspect I wanted to address was the switching incentive payment of £175 which Miss R feels she should receive. Having looked at the eligibility criteria for the switch offer which Miss R had access to, Barclays clearly specified that a customer would not be eligible for the offer if they already had any open Barclays current account on or before the offer start date of 8 July 2024. As I've seen evidence that Miss R did hold a current account with Barclays prior to the offer start date, Miss R is not eligible, so I can't ask Barclays to make the payment.*

*Moving onto the service Miss R received, as I wasn't present in the branch, and Barclays can't send me every telephone call due to the volume of calls, I have to make my decision on the evidence presented and this does also include the telephone calls that Miss R had with this service. Within this, our investigator thought an additional £50 compensation was appropriate, to take into account the impact of Barclays' service on Miss R's mental health.*

*As an informal dispute resolution service, we consider awards according to what we consider to be a fair and reasonable reflection of the impact that any stress and inconvenience has had upon the consumer. Within this, I have carefully considered all arguments, thinking about Miss R's desire for the £100 total, our investigator's view of what the extra £50 was caused by, and Barclays' evidence and comments about the service they provided and what they call a pattern of behaviour. After listening to the calls that Miss R had with this service, I've also taken into account what was said in these too.*

*After consideration, I would like to say that I do feel that the originally suggested amount of £50 is a fair representation for the misinformation about the ban. In terms of the poor service and experience our investigator talked about, in view of the behavioural evidence I've been presented with, I can't say with enough certainty that this was attributable to Barclays. Therefore, it's not fair to ask them to compensate for it.*

### **My provisional decision and the parties' responses**

I provisionally decided that the complaint not be upheld, intending to require Barclays to pay Miss R £50 total compensation, unless they credited this to her already. Both Miss R and Barclays responded to say they had nothing further to add.

### **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 thank both Miss R and Barclays for responding, but as nothing new has been raised, my view remains the same as I have detailed above.

## **My final decision**

For the reasons I have given here and in my provisional decision, my final decision is not to uphold the complaint and I require Barclays Bank UK PLC to ensure they pay Miss R a total of £50 compensation, which Barclays informs me has already been credited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss R to accept or reject my decision before 19 December 2024.

Chris Blamires  
**Ombudsman**