

## **The complaint**

Ms H complains that Barclays Bank PLC provided an inconsistent text alert service, and poor customer service.

## **What happened**

In late 2019 and early 2020, Ms H made several complaints to Barclays about the text alerts she had set up on her account.

Ms H said Barclays failed to send her consistent weekly text alerts and low balance alerts for her account. So, she said payments were declined, causing her embarrassment and inconvenience.

Ms H said she was receiving weekly text alerts on a Friday, and not on a Wednesday as requested. And she'd received poor customer service when visiting local branches and when dealing with Barclays over the phone. Further, Ms H said she'd not received a call-back from Barclays when promised.

Barclays acknowledged there had been issues with the text alert service during the latter part of 2019. They paid £50 compensation in recognition of the issues Ms H had experienced when not receiving weekly text alerts and £20 to cover the cost of calls. And said they would provide feedback to the area manager of the branches where Ms H said she'd received poor customer service.

Further, Barclays acknowledged Ms H hadn't received a call when promised, paying Ms H an additional £50, to compensate her for the trouble and upset this had caused.

In January 2020, Ms H asked for her complaint to be reopened. Ms H said she still wasn't receiving consistent text alerts, which led to her card being declined.

In a further response, Barclays said the text alerts were not designed to manage Ms H's account and that there had been no further incidents where text alerts weren't sent to Ms H.

Ms H didn't agree with Barclays and brought her complaint to our service. She said she'd continued to have problems with the text alert service provided by Barclays. And that she'd experienced poor customer service when she attempted to contact Barclays again to resolve the matter.

The investigator noted the text alert service wasn't designed to manage accounts, but to give notifications. And that Barclays provided other services to help customers manage their accounts. Additionally, our investigator thought that Barclays had responded fairly to Ms H's customer service concerns and that overall, the compensation paid sufficiently reflected the trouble and upset caused.

Ms H disagreed with the investigator's view, so her complaint's come to me 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.

Having done so, I think Barclays has done enough to put things right. I'll explain why.

I recognise that Ms H has strong feelings about the matters she's raised. And while my decision concentrates on the key aspects of Ms H's complaint, I want to assure her I've considered everything carefully when coming to my decision. My role is to identify and comment on what I consider to be the central issues. So, if I don't mention any particular point or piece of evidence, it isn't because I haven't seen or thought about it. Rather, I don't think it necessary to reference it to explain my decision. I hope Ms H won't take this as a discourtesy. It's just a reflection of the informal nature of our service.

### ***Text alerts***

I can see from the alert registration form provided by Barclays that Ms S requested weekly account balance alerts were sent on a set day. Ms H also requested an alert was sent if her account balance fell below £50.

As I understand it, Barclays send one low balance alert when an account balance falls below the threshold set on the account. In this case £50. But Barclays wouldn't alert the customer again if the balance continues to decrease. When the customer brings the balance back above the alert threshold, the low balance alert re-sets, so Barclays would send a further alert should the balance fall below the threshold again.

To make my decision, I've considered an SMS text data log produced by Barclays. This shows the text message alerts sent to Ms H's phone between October 2019, and March 2020. I've also considered Ms H's bank statements for the same period.

I can see that Barclays sent a weekly alert to Ms H's phone every week between 2 October and 20 November 2019. And again, between 13 December 2019 and the end of March 2020.

Barclays said there was a known issue with their text alert system. This meant some customers may not have received weekly alerts between 20 November and 6 December 2019. So, this would account for the time Ms H didn't receive her weekly alerts.

But the SMS text log shows low balance alerts continued to be sent to Ms H between 20 November and 6 December 2019 – the time of the system error. Alerts were also sent when there wasn't enough in Ms H's account to make a payment that was due. This was an additional measure applied to Ms H's account after she'd complained previously.

While the lack of weekly alerts might have caused Ms H some inconvenience, I'm satisfied Ms H still received text alerts about activity on the account, including the account balance.

I appreciate Ms H has said she doesn't want to use online or telephone banking. But I'm aware there were other ways of finding out her balance, including visiting branch. Ultimately, it's Ms H who's responsible for managing her account and ensuring funds are available to fulfil commitments such as direct debits and spending.

Lastly, I can see Barclays de-registered and re-registered Ms H's account for text alerts in an attempt to resolve the issues Ms H was having. This meant making a change to the day of the text alerts.

I understand Barclays has offered to change the day Ms H receives weekly text alerts – but Ms H turned down this offer. Should Ms H remain unhappy with the day she gets the weekly text alert, she has the option to contact Barclays to arrange for this to be changed to a day she finds convenient.

Aside from the missed text alerts due to Barclays' system error, Ms H received the other scheduled text alerts as I'd have expected. So I'm satisfied Ms H wasn't prevented from managing her account. And I think Barclays acted reasonably by resolving this part of Ms H's complaint in the way they did.

### ***Customer service***

I can see Barclays acknowledged that Ms H didn't receive a call when promised. And I can understand Ms H's frustration about this. But I'm satisfied that the level of compensation received in recognition of the error, fairly reflects the trouble and upset caused.

Ms H raised two issues about the level of customer service she received while visiting local branches of Barclays. Ms H said that on one occasion she'd waited in a queue while a member of staff engaged in a lengthy conversation with another customer. And on another occasion Ms H said a member of staff sniggered when she inquired about how long she'd have to wait.

I appreciate that Ms H was distressed by these experiences. She'd had to wait longer than she had expected. And I'm aware Ms H has suffered ill-health. I think Barclays has recognised Ms H's feelings about the incidents and responded reasonably and sufficiently by providing feedback to the staff involved.

Ms H has also complained about staff conduct during calls. For example, Ms H was unhappy about a call where she wanted an update about her concerns. Ms H said she heard a staff member shout to the call handler that she wasn't going to do anything with Ms H's complaint, and she questioned the call handler as to what was said.

Having listened to the call, I wasn't able to hear anyone in the background or hear Ms H question what had been said. The call handler said a senior member of staff had made the decision that Ms H's complaint was closed and wouldn't be reopened. Ms H was clearly upset when she was told Barclays wouldn't revisit her complaint. But the call handler was polite when informing Ms H that she would need to approach our service.

In this and other calls I've not heard anything to suggest that Barclays' customer service fell short of expected standards. And I can see that the appropriate referral rights were given to Ms H to bring her complaint to our service.

### ***Conclusion***

In summary, Barclays have acknowledged Ms H didn't receive a call when promised, and that Ms H experienced issues relating to the text alert service. And while I understand Ms H's frustration, I'm satisfied that £120 in total reflects the trouble and upset caused. So, I won't be asking Barclays to do anything further.

**My final decision**

To settle the complaints Barclays Bank PLC has paid £120 compensation to Ms H. I think this is fair in all the circumstances. So I'm not going to ask Barclays to do anything more.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms H to accept or reject my decision before 13 January 2021.

Jo Chilvers  
**Ombudsman**