

## **The complaint**

Mr and Mrs C complain that Barclays Bank UK PLC failed to respond to their letters about the registration of a Lasting Power of Attorney (LPA) and gave them incorrect information about accepting certified LPA copies.

## **What happened**

Mr C says he wrote to Barclays asking it for information about the registration of a LPA in February 2020 and the letter was hand delivered to his local branch. He says he sent a number of follow up letters to the branch and to Barclays Chief Executive Officer and didn't receive a response until August 2020 and was then given incorrect information about the acceptance of a certified LPA.

Mr C says this has affected his health and has spent a significant amount of time on these issues. He would like an explanation from Barclays about why it didn't reply to his letters and for it to explain its procedure for the receipt of mail. He would also like compensation for what took place.

Barclays says it doesn't have all of Mr C's letters and has apologised for what took place. It has offered £50 compensation and has clarified that it will accept a certified LPA. It also says Mr C used an incorrect address for it in respect of some of the letters.

Mr and Mrs C brought their complaint to us and our investigator upheld the complaint and recommended Barclays pay a total of £150 compensation. The investigator accepted Mr C had sent a number of unanswered letters to Barclays and thought the address Mr C used was shown on Barclays website. The investigator also accepted Barclays had given Mr C incorrect information about the LPA and thought he had been caused inconvenience as a result of what took place.

Barclays has agreed with the investigator's recommendation, but Mr and Mrs C do not. In summary they say Barclays has failed to explain where the letters went and hasn't explained its procedure for the receipt of mail. They say Barclays hasn't explained what if any changes it will make, and they should receive a greater compensation award as well as personal letters of apology.

## **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 have come to the overall view that I uphold this complaint and intend to order Barclays to pay £150 compensation. I do not require it to do anything further in the circumstances of this complaint and realise Mr and Mrs C will be disappointed by my decision.

There is no question here that Barclays didn't respond to Mr C's letters. I accept that there have been difficulties caused to all businesses since the end of March 2020, but I'm satisfied

that Mr C had sent a number of letters by that stage that he didn't receive a response to. I have no doubt Mr C was caused inconvenience by Barclays lack of a response and accept he would have been caused distress. So, I accept that Barclays ought to pay Mr and Mrs C compensation for what took place.

I don't think Mr and Mrs C suffered any financial loss save for any postage and stationery costs but I accept it took approximately six months for them to receive the information they wanted. I'm satisfied that £150 compensation is fair and reasonable and fairly reflects what took place and that Barclays mistakes didn't have any long-term implications. I think that award also takes account of the additional time Mr C spent in obtaining confirmation that Barclays were incorrect to suggest it couldn't accept a certified LPA.

I appreciate that Mr C raises a number of other matters that he would like answers to including the whereabouts of the letters and an explanation about the receipt of mail and any changes Barclays has made to that procedure. I'm sorry to disappoint Mr C but I make clear that we are not Barclays regulator. That means it is not our role to tell Barclays how it deals with the receipt of mail or order it to tell Mr and Mrs C what its procedure is and or if it's made any changes to it. I think such matters are likely to be commercially sensitive in any event.

It follows that I also can't fairly order Barclays to tell Mr and Mrs C where the letters went, and I think Barclays has explained it doesn't have all of them and is unlikely to be able to provide any more of an explanation. I have made clear that it ought to have retained and answered the letters and that is why I intend to order it pay compensation. But our role is not to investigate what exactly went wrong and recommend improvements to Barclays systems.

### **Putting things right**

Overall, I accept Barclays has made mistakes in dealing with what I think ought to have been a relatively simple issue of answering Mr C's first letter. I'm satisfied Barclays should pay compensation of £150 which I think is fair and reasonable. Mr and Mrs C's acceptance of my decision would be in full and final settlement of this complaint. I don't require Barclays to issue any letters of apology from either its branch or Chief Executive and can see that Barclays did apologise for the delay in its final response letter.

I can't see any evidence that Barclays has paid the £50 compensation it initially offered but if it has then it should deduct that amount from the £150.

### **My final decision**

My final decision is that I uphold this complaint and order Barclays Bank UK PLC to pay Mr and Mrs C £150 compensation in total.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C and Mrs C to accept or reject my decision before 27 January 2021.

David Singh  
**Ombudsman**