

## **The complaint**

Mr G is unhappy that he couldn't access his account with Barclays Bank UK PLC via their mobile banking application following an upgrade to the application.

## **What happened**

Mr G has an account with Barclays. Following an update by Barclays to their mobile banking application, Mr G discovered that he could no longer access his account via that application. Mr G wasn't happy about this, especially given that he spends considerable time overseas and uses the mobile banking application as his primary means of accessing his account. So, he made a complaint.

Barclays looked at Mr G's complaint. They noted that there were several factors which were likely to be affecting the functionality of the mobile banking application for Mr G. These included that Mr G's personal information hadn't been updated or confirmed on Barclays' system for some time, as well as Mr G holding an overseas telephone number which would prohibit him from using the application. So, they didn't uphold this aspect of his complaint.

However, Barclays acknowledged that Mr G had experienced some difficulty when trying to get through to their telephone banking team, and so they made payments totalling £60 by way of compensation for this.

Mr G wasn't satisfied with Barclays response, so he referred his complaint to this service. One of our investigators looked at this complaint, but they felt that the reasons that Barclays had provided as to why Mr G could no longer access the mobile banking application were reasonable ones, and they also felt that the compensation that Barclays had paid Mr G for his inconvenience when trying to contact Barclays was fair. So, they also didn't uphold this complaint.

Mr G remained dissatisfied, 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 G has expressed to this service his dissatisfaction in the way that Barclays handled his complaint, and specifically his belief that Barclays closed his complaint before a resolution that was satisfactory to Mr G had been reached.

I can appreciate that Mr G might be frustrated in this regard. However, Mr G's dissatisfaction in this specific regard is directed at how Barclay's handled his complaint.

This service doesn't have a free hand to investigate all aspects of every complaint that is referred to us. The rules we operate under – known as DISP in the FCA Handbook – explain

our jurisdiction. And these rules confirm that this service doesn't have the remit to look at complaints made about the complaint handling process of a business.

This means that I have been unable to consider this aspect of Mr G's complaint, but instead have focused on what this service is permitted to consider, which in this instance is whether Barclays acted unfairly or unreasonably in how they managed Mr G's account following Mr G informing them that he could no longer access his account via the mobile banking platform.

Having completed my review, I find that the reasons Barclays have given as to why Mr G might have experienced issues with the functionality of the mobile banking system have merit.

For instance, Barclays have explained that Mr G has not confirmed his personal information with Barclays for several years, and that the previous information supplied by Mr G had expired. Given that Barclays have regulatory obligations which include ensuring that customers personal information is maintained to certain standards, it's understandable this may have caused Mr G's account to be flagged, pending updated information being provided.

Barclays have also noted that Mr G appears to be using an overseas telephone number, which would prohibit use of the mobile banking application. And that Mr G's mobile banking registration was showing as cancelled on their systems.

So, it's difficult to conclude that Barclays have treated Mr G unfairly or unreasonably in this instance. Especially given that Barclays explained to Mr G the steps that he could take to rectify the position here, including updating his personal information with Barclays. I understand that Mr G is overseas, and so updating his information with Barclays isn't as easy as it would be if he were within the UK, and Mr G has confirmed that he did try to contact Barclays to this service. But I can't fairly censure Barclays because of the difficulties that Mr G faced because he was abroad, and I must note that the processes that Barclays are following here seem reasonable to me.

With regard the £60 compensation that Barclays paid to Mr G for the inconvenience Mr G experienced in trying to contact Barclays, my understanding is that Mr G feels that this compensation amount doesn't go far enough.

Matters of compensation are always subjective, and one person may consider an offer fair while a different person does not. But Mr G would always have needed to contact Barclays in this instance, and so some level of inconvenience was necessary. And while there was some additional inconvenience to Mr G, the level of compensation that Barclays have already paid in consideration of this does feel fair to me, and I must note that it is commensurate with what this service would expect, considering the circumstances here.

It follows then that I won't be upholding this complaint or asking Barclays to take any further action at this time. I realise that this won't be the outcome that Mr G was wanting, but I hope he can understand, based on everything I have explained above, why I have made the decision that I have.

### **My final decision**

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 13 April 2021.

Paul Cooper  
**Ombudsman**