

## **The complaint**

Mr and Mrs P complain that Barclays Bank UK PLC (Barclays) sent their statements to an old address. They would like an explanation and more compensation than the £250 Barclays has already agreed to pay.

## **What happened**

The details of this complaint are well known to both parties, so I won't repeat them again here. Instead I will focus on giving the reasons for my 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 have reached the following conclusions:-

- Barclays has explained that due to human error Mr and Mrs P's change of address was updated on its main screen in 2016 but not on the statement address screen. And this didn't come to light until Mr and Mrs P complained as the paper statements sent weren't returned by the postal service. And for some time statements were provided online not by post. It's unfortunate but mistakes do happen as seems the case here, but I understand the address is now correctly recorded.
- Barclays has offered £250 compensation for the distress and inconvenience. I appreciate Mr and Mrs P feel the mistake is too serious for this to be sufficient compensation, but I am afraid I don't agree. I do appreciate the concern caused by Barclays mistake but Mr and Mrs P haven't evidenced any loss as a result of this that I could take into account. I feel the amount agreed is appropriate in the circumstances..

## **My final decision**

My final decision is that I uphold this complaint.

In full and final settlement Barclays Bank UK PLC should pay a total of £250 compensation for the distress and inconvenience.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs P and Mr P to accept or reject my decision before 11 May 2022.

Bridget Makins  
**Ombudsman**