

The complaint

Miss K complains about incorrect messages from Barclays Bank UK PLC (Barclays) which caused her some distress and inconvenience. She doesn't feel the £50 compensation Barclays has offered is sufficient.

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 reached the following conclusions:-

- I appreciated, due to concern over previous fraud, Miss K chooses to go into a branch if there is an issue rather than use telephone banking. Unfortunately, that means it takes longer and is more inconvenient to resolve matters. But that is her choice and I don't think it's reasonable to expect Barclays to compensate her for all the trips she makes when this is her preferred way to communicate.
- One of the text messages she received that resulted into her going to a branch related to a title change. Barclays thinks this was a system update due to her accounts having different titles attached to them. I do appreciate that caused her some inconvenience in making a trip to a branch to resolve.
- The second text related to a passcode which Miss K says she didn't request. Barclays have evidenced that Miss K did request this to be sent to her by post. However, the action generated an automatic text response as well. Although this involved another trip to the branch, I don't feel Barclays are responsible for this second trip since Miss K had requested the code.
- I think the £50 Barclays offered as compensation is fair. It seems likely the title change may have been as a result of Barclays wrongly inputting Miss K's title so I appreciate that text caused her some concern and inconvenience. But I think this was minimal and I am not aware Miss K suffered any loss as a result.

My final decision

My final decision is that I uphold this complaint.

In full and final settlement Barclays Bank UK PLC should pay Miss K £50 compensation for distress and inconvenience if it has not done so already. .

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss K to accept

or reject my decision before 17 May 2022.

Bridget Makins
Ombudsman