

The complaint

Mr Q complains that Barclays Bank UK PLC sent him correspondence incorrectly stating that he had chosen to receive paperless statements for his account.

What happened

Mr Q received a letter from Barclays dated June 2021, explaining that a new account statement was available to be viewed. It further explained that because Mr Q had opted to receive paperless statements, it would email him each time a new statement was available. The letter also outlined it had tried to contact Mr Q by email and text, however his email address and mobile number were either missing or incorrect.

Mr Q said he hadn't chosen to receive paperless statements for his account and suspected that this may be a fraud attempt. Mr Q says he would like Barclays to stop sending paperless statements, correct the error it made and also retrieve any information that was mis-sent. Mr Q ultimately raised a complaint with this service. He also provided an example of another letter some months later, which outlined similar information.

After this service informed Barclays of Mr Q's concerns, Barclays wrote to Mr Q in November 2021. In summary, it explained it had taken the initiative to try and reduce the amount of paper it sent out each month. It further outlined that research carried out with its digitally active customers indicated that most would be happy to switch to paperless statements. It apologised for any worry caused and explained how Mr Q could request to be switched back to paper-based statements.

In further correspondence with this service, Barclays ultimately explained that the information in the letter from November 2021 was incorrect, as was its letter from June 2021 – which was sent to Mr Q in error. And it offered Mr Q £50 compensation for the distress this caused.

One of our investigators reviewed matters. In summary, she understood why Barclays' correspondence would've caused Mr Q upset, given he hadn't opted to receive paperless statements. However, Barclays had provided information which showed that there were no amendments made to his account settings, which showed his preference was paper statements, sent quarterly. She didn't think there was any evidence of fraud and, ultimately, she thought Barclays' offer of £50 was fair.

Barclays didn't dispute our investigator's findings, but Mr Q did and, in summary, mostly repeated his earlier points. He thought his losses hadn't properly been considered and that he'd suffered monetary losses. And, he also pointed out that if changes weren't made to his account settings, this would suggest Barclays' systems were faulty.

As an agreement couldn't be reached, the case has come to me to decide.

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 Q has other complaints with this service. However, this decision will only address his complaint related to his account statements and the issues I consider to be materially relevant to the crux of that complaint. However, I've given careful consideration to all of the submissions made to date, in relation to this complaint.

As I understand it, Mr Q wanted more time to make further submissions. It's unclear to me whether this was in relation to this complaint, or other complaints with this service. However, I don't think this is necessary in relation to this complaint. I say this because I think Mr Q was given a reasonable amount of time to make any final submissions before this case was passed to me to decide. And, I have enough information to reach my decision. I'll now set out my reasoning below.

Barclays has explained that the information in the correspondence it sent Mr Q was incorrect and has agreed that Mr Q didn't opt to receive paperless statements. So, it seems there is no dispute that incorrect information was provided to Mr Q. As I understand it, Mr Q suspects that this is indicative of fraud that has occurred. In its correspondence with this service, Barclays has provided a screenshot of its systems which show that Mr Q's recorded preference is for statements to be sent by post on a quarterly basis. Given that the system appears to be unchanged, on balance, I'm more persuaded that the correspondence sent was a genuine error on the part of Barclays, as it has explained, rather than any attempt to alter Mr Q's recorded information.

However, that being said, I can understand why Mr Q would have been concerned to receive this information and how this might cause alarm. In its responses to Mr Q's complaint, Barclays apologised for the worry it caused. It also subsequently offered Mr Q £50 compensation for the distress caused by its error. So, it seems Barclays doesn't dispute that things could have gone better.

In the overall circumstances of what happened, whilst I don't doubt that the matter would've been upsetting, I think Barclays' offer of compensation is enough to recognise the distress and inconvenience Mr Q suffered as a result of its error. And, having reviewed screenshots of its internal system, I'm satisfied it holds correct information about Mr Q's statement preferences.

As I understand it, Mr Q has raised concerns about potential fraud that might happen in the future, as a result of Barclays' error. Some of the incorrect correspondence suggested Barclays had unsuccessfully attempted to contact Mr Q by email and phone. I understand why Mr Q might be concerned about where his information may have been sent. However, as our investigator explained, Barclays has told this service it doesn't hold a phone number or email address for Mr Q. So, on balance, I'm more persuaded that Barclays simply included incorrect information in its letter. And, I've not been provided with any information to persuade me that Mr Q's information has gone astray.

So, overall, whilst I appreciate the matter would have been upsetting for Mr Q, I'm satisfied that Barclays' offer is enough to put matters right in the circumstances.

My final decision

I uphold this complaint and direct Barclays Bank UK PLC to pay Mr Q £50 compensation for the distress it caused him.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr Q to accept or reject my decision before 23 June 2022.

Hana Yousef
Ombudsman