

The complaint

Mr C has complained Barclays Bank UK PLC didn't remove a marker from his account when they should have.

What happened

When Mr C applied to have paperless bank account statements in 2021, he discovered Barclays had placed a marker against his account because of his previous financial difficulties. This had never been removed although Barclays admitted it should have done this.

Although Barclays apologised for the error and offered compensation, Mr C didn't think this was enough. He was looking for compensation of about £1,000 and brought his complaint to the ombudsman service.

Our investigator noted that Barclays didn't remove the marker because of a known error. Barclays decided to increase their offer of compensation to £100. Our investigator believed this was fair.

Mr C disagreed. He felt this marker had had an impact as he'd never been able to get an overdraft on his account. His complaint has been referred to an ombudsman.

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've reached the same outcome as our investigator. I'll explain why.

The facts of this complaint aren't really in dispute. There's no doubt Barclays retained a marker on Mr C's account for much longer than they should have. They've confirmed the marker should have been removed in July 2010. Instead it wasn't removed until September 2021.

However, the error alone isn't what I base my decision upon. It's the impact on Mr C. Although Mr C has told us he was refused an overdraft by Barclays, I can't see any other indication this marker had any detrimental impact on him. It's certainly not the case that this will have affected his credit record as the marker was internal to Barclays alone.

I appreciate Mr C has told us he was refused an overdraft, but I can see his account was a basic bank account. No overdrafts are permitted on these account types, so I don't believe there's any evidence the marker had any affect.

Putting things right

Barclays have offered £100 compensation to Mr C. I think this amount is fair and reasonable. It accounts for the error Barclays made by initially thinking Mr C's application was about his credit card statements and not his current account. It also serves, I believe, as an apology

for Barclays' error in retaining the marker as long as they did.

My final decision

For the reasons I've given, my decision is to instruct Barclays Bank UK PLC to pay Mr C £100 for the trouble caused.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 19 August 2022.

Sandra Quinn
Ombudsman