

The complaint

T, a limited company, complains that Barclays Bank UK PLC caused delays in setting up a service resulting in inconvenience.

What happened

The director of T contacted Barclays on 9 February 2021 about applying for *'Barclays.net'*. This would allow T to make larger payments online without splitting them. And it wouldn't need to visit a branch for payments above its then daily online limits. It didn't receive access until 10 September 2021 despite repeated contact.

Barclays said that although the process isn't 'instant' the timescale for T had been longer than it would expect due to bank error. It shouldn't have requested further information in June 2021 that T had already provided in February 2021. It paid T £200.

Our investigator recommended that the complaint be upheld, and T be paid a further £200 in compensation. T had provided all its emails about what happened. It had regularly followed this up. T wasn't informed how long this would take and didn't receive regular updates. T provided all the information requested straightaway - but due to errors there was a delay in processing the application. There was evidence it had to split payments on June 18, 21, 23 and 24 and August 5, 12 and 31 in 2021. T is a limited company which couldn't suffer distress and so he couldn't consider the personal impact on the director.

Barclays said it was happy for this case to be ruled on by an ombudsman. T didn't agree that the compensation was sufficient and wanted the complaint to be reviewed. T was caused ongoing severe inconvenience. It said that it could provide further dates when it had to split payments and often stagger them over a number of days.

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.

I've looked at the correspondence between T and Barclays about this product. T was organised, addressed questions asked of it in a clear and timely way and repeatedly chased for updates. Had it not done so this process could have taken longer.

I understand that Barclays had to undertake a significant number of risk and know your customer checks. It has told this service that access to the system is generally for its corporate customers given the size of potential payments involved. There were different teams involved which it accepts weren't fully co-ordinated leading to some duplication. And I can see that when it got to the stage of 'onboarding' the technical team gave an estimate of six to eight weeks more to T. I've noted that there were waiting times for T to get an appointment to set up the system and for it to be explained.

Barclays has also explained that its teams were inundated. And that it would have expected that the system be set up about three months earlier. That still left a guided timescale of four

months. And I don't see that Barclays ever told T that this was the likely overall period. Its final response didn't really recognise the impact for T and the extent of contact the director had about this over the period.

T was able to make payments as it had before. And the dates referred to by our investigator are the ones after four months since application had elapsed. I can see from the statements that this splitting happened in earlier months too. It wasn't ideal for T to have to split the payments, but neither was that as I understand it unmanageable. However, I realise that T was prepared to pay the product fee of £20 a month to access Barclay.net and so not to have to do this.

T has been caused inconvenience. I need to decide fair compensation overall for that. And we don't make punitive awards or tend to look at time spent. I've taken into account our published guidance about compensation. And I've applied my own judgement. Having done so I consider that the recommendation of our investigator – of a further £200 making a total of £400 – is reasonable in all the circumstances. I understand that the director of T will still remain disappointed by this.

My final decision

My decision is that I uphold this complaint and I require Barclays Bank UK PLC to pay T a further £200 making a total of £400.

Under the rules of the Financial Ombudsman Service, I'm required to ask T to accept or reject my decision before 22 July 2022.

Michael Crewe
Ombudsman