

The complaint

Mr G complains that Barclays Bank UK PLC changed its records to show an incorrect phone number and changed it to the correct one without his agreement.

What happened

The details of this complaint are well known to both parties, so I won't repeat them again here. The facts are not in dispute so instead I'll 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 agree with the conclusions reached by the investigator for the following reasons:

Mr G's phone number was changed by the bank during a call he made to it. As our investigator has said this was due to human error. It seems the call had been transferred from another person in Barclays and the number which showed up on screen was a Barclays number. Mr G who had recently changed his number confirmed the incorrect number was his and so the call handler updated his records.

Mr G who has mental health issues had his use of phone banking suspended which limited his access to his account details. Barclays is aware of his health issues and has had frequent dealings with him, but in its handling of his complaint it failed to give him full details of how it had been resolved. Mr G was concerned about potential fraud and I fear Barclays failed to reassure him that the cause was human error.

He asked that the wrong number stay on his records as evidence should the matter have been due to fraud, but this was ignored and the bank corrected the number on its records. That was understandable, but since he had not given his permission for it to be changed I can understand his annoyance.

Mr G made frequent calls to the bank and had concerns about a number of transactions and it is not surprising that Barclays suspended his phone banking access. I consider it was a reasonable and proportionate decision. He was asked to visit a local branch and the suspension was lifted.

In summary, Mr G suffered some inconvenience following the error with the phone number, but I am satisfied that the bank took reasonable steps, albeit they could have communicated these more clearly to Mr G. For the distress and inconvenience he suffered I consider compensation is due. Mr G has said he considers the sum of £125 proposed by our investigator to insufficient. I do not agree. Taking into account all the circumstances I believe £125 is fair and reasonable.

Putting things right

Barclays should compensate Mr G and apologise.

My final decision

My final decision is that I uphold this complaint and I direct Barclays Bank UK PLC to pay Mr G £125 compensation and to issue an apology. The apology can be made either in writing or by phone.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 3 June 2022.

Ivor Graham
Ombudsman