

The complaint

Ms C has complained that Barclays Bank UK PLC have allowed fraudulent activity on her account, that they set up her ISA incorrectly, and that they sent her a credit card offer.

What happened

Ms C says she kept her own records of all her transactions, and that the balance she came to was different to the one on her Barclays statements. She could not find any payments on her statements that were wrong, but she feels payments must be being taken that don't show up on her statements. As her statements balanced correctly and Ms C didn't dispute any particular transactions, Barclays said they couldn't help further. Ms C feels that Barclays' staff are part of a wider conspiracy to hurt her.

Ms C also complained that when she set up an ISA, Barclays opened the wrong one. They corrected this and transferred her balance to the right account, but Ms C said this caused her stress as she thought the transfer was fraud at first. Barclays apologised, explained they had contacted her about this, and offered her £35 compensation. Ms C did not feel this amount was sufficient.

Lastly, Ms C is unhappy that Barclays sent her a credit card marketing offer, which she felt was patronising.

Our investigator looked into things independently and didn't uphold the complaint. Ms C didn't agree, so the complaint's been passed 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.

To clarify, in this decision I am only considering Ms C's original complaint – about her balance, the ISA, and the credit card letter. She's raised new points since then, such as about her experience at a withdrawal in branch. But those are new issues which Barclays haven't had a chance to address themselves yet. So she'd need to raise any new complaints with Barclays first as a separate case to this one.

Barclays accept that they initially opened the wrong type of ISA for Ms C. And I understand why this may have caused her stress. But Barclays fixed their mistake on the same day, transferred Ms C's balance to the correct ISA, tried to phone her to explain what had happened, and sent her a letter. That seems like a reasonable resolution. And in terms of amounts of compensation, we're here to resolve complaints rather than to issue large fines or punish businesses. Taking into account our guidelines for compensation, I think that the £35 Barclays have already offered is fair to put things right there.

I also understand Ms C was unhappy that Barclays sent her a credit card offer. But they were allowed to do that, since she was opted in to receive marketing materials like that. Ms C can contact Barclays and opt out of such letters if she no longer wants to get them. And I have not found anything inappropriate in the contents of the letter.

Turning to the main issue of Ms C's account balance, I do understand that Ms C feels very strongly that the balance is wrong, and I've taken into account all the things she's told us.

I should explain that Barclays are required to investigate if a customer disputes a particular payment or payments on their statements. But Ms C hasn't found any payments on her statements that she wants to dispute. And Barclays' statements are the official record of all the transactions on her account. So if Ms C wants to dispute things which never showed up on her statements and never changed her statement balance, and for which she hasn't provided any receipts or other evidence for, then there's not really much Barclays can do.

I understand that Ms C is worried there might have been fraud on her account. But I hope I can reassure her that I have not found any evidence of fraud here. There are no incorrect entries on her statements, and Ms C hasn't been able to identify any transactions she doesn't recognise or didn't make herself. I understand that Ms C went through her statements with a staff member, and didn't find anything wrong. And her statements are continuous and roll over each month – there are no gaps or spaces between statements where someone could take out money without it affecting the statement balance.

More importantly, Ms C's statements balance correctly – everything adds up. So mathematically speaking, it's not possible for any money to be missing. If money was missing, her statements wouldn't add up. But they add up perfectly.

Ms C didn't send us any of the personal records which she says showed her balance was wrong. And she now says those records were since stolen. So I have no evidence which supports her assertion that money was missing. And given that her statements are mathematically correct, I think it's more likely that Ms C simply made some human errors in her record keeping. For example, if Ms C forgot to take a receipt or lost a receipt, or if she wrote down a wrong number, or if her records didn't take account of the days it can take for a payment to go through, or if her maths went wrong anywhere, or if she made any number of other understandable and common mistakes, then that would explain why the balance she worked out was often a bit different to the one on her statements.

I understand Ms C feels that this is all part of a wider conspiracy. For example, she's said that someone is getting companies to ring her mobile while she's driving in order to cause an accident, that someone caused a printer to be reported as faulty in order to upset her, and that someone is breaking into her home and spraying solvents on her cooking utensils. Again, I hope I can reassure Ms C that Barclays' staff are not involved in any of those things. I do appreciate that she is very worried about those issues. It might be helpful for Ms C to speak to her GP about those things – her GP will be able to give her good advice.

My final decision

For the reasons I've explained, I don't uphold this complaint in this particular case.

This final decision marks the end of our service's involvement in this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms C to accept or reject my decision before 14 September 2022.

Adam Charles
Ombudsman