

The complaint

P, a limited company, complains that it missed out on a grant during the Covid-19 pandemic due to errors by Barclays Bank UK PLC. P is represented by its director who I'll refer to as Ms S. She asks that Barclays pays compensation.

What happened

Ms S asked Barclays to update P's address in its records in November 2020. Problems with Barclays systems meant it couldn't update P's address at that time.

The UK Government brought in restrictions in late 2021 in response to the Covid-19 pandemic. Ms S says P couldn't trade for a period from late 2021. Ms S says grants were offered to support businesses that couldn't trade. She says P was unable to secure a grant as it couldn't provide three months' bank statements. She says she was unable to view or print the statements, and Barclays still had P's old address in its systems.

Our investigator said Barclays should have dealt better with the problems related to the change of address, and it should pay £200 compensation. Our investigator said Ms S hadn't provided evidence that Barclays' error was the cause of P missing out on the grant.

Barclays agreed. It said Ms S hadn't told it the problem with updating P's address meant she couldn't apply for the grant until after the application deadline had passed. It said if she'd contacted it earlier it could have offered help. It said there could have been other reasons why P didn't get the grant.

Ms S said £200 isn't enough compensation. She said the stress caused health problems.

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.

Ms S asked Barclays to update P's address in November 2020. Barclays had a problem with its systems at that time and couldn't update P's address. It found a way for its staff to process requests. However, Ms S needed to contact it and ask again for the address to be updated.

Ms S says P missed out on a grant because it couldn't provide bank statements with the correct address. We asked if she could provide evidence to support this, such as an email or letter from her local council.

P applied for a grant in late February 2022. P's local council said in response that the nature of P's business meant it wasn't eligible for the grant. I don't think any problems with P's address or providing its bank statements was the reason P didn't get the grant.

Ms S says the stress of trying to sort out the problem with P's bank statements caused her health problems. I must be clear here that P is the account holder and therefore the complainant. I can't usually require banks to pay compensation to third parties (such as

Ms S), or for their upset or distress. I'm sorry about Ms S's health problems, but this isn't something I can fairly require Barclays to pay compensation for.

As a limited company P relies on its directors and officers to manage its business. Having to contact Barclays more than once to update P's address would have caused P's officers inconvenience and I can require Barclays to pay compensation for that.

Ms S says she called Barclays many times. She provided phone invoices with a list of the numbers called over several months. Ms S hasn't said which of these calls were to Barclays and related to her change of address. Barclays says Ms S didn't call it about the change of address until March 2022. While Barclays records show Ms S called Barclays about other matters, its records don't suggest she asked about updating P's address.

Ms S sent a webchat message to Barclays on 21 March 2022. This said "*I just noticed that the business account statements...have the previous address. Please update as soon as possible...*". P's address was updated and a complaint raised the same day.

Based on the available evidence, I don't think Ms S contacted Barclays many times about updating P's address, or was caused significant inconvenience. I don't think P was caused any financial loss. But Ms S did have to contact Barclays more than once to update P's address. In the circumstances, I think £200 is fair and reasonable compensation.

My final decision

My decision is that I uphold this complaint. I order Barclay Bank UK PLC to pay £200 to P (if it hasn't already done so).

Under the rules of the Financial Ombudsman Service, I'm required to ask P to accept or reject my decision before 28 November 2022.

Ruth Stevenson
Ombudsman