

## **The complaint**

Ms H complains that Barclays Bank UK PLC told her incorrect information which led to her incurring legal costs.

## **What happened**

Ms H contacted Barclays and asked if it was possible that her ex-husband, who had been abusive and controlling, could have gained access to her mobile banking app. She says that initially Barclays were unwilling to provide her with information and that it was only after she referred the complaint to our service that Barclays provided her with a response. Barclays confirmed that mobile banking for her accounts had been set up on two separate devices for a period of time. The first was registered between 31 August 2016 and 14 June 2017. The second was between 11 March 2017 and 8 February 2018.

When Barclays gave Ms H this information they made an error and told her an incorrect phone number had been registered to her mobile banking. They have since said this was due to human error and have apologised for this. Instead, the numbers registered on Ms H's mobile banking were the same that she uses now, so did not belong to another party. They gave Ms H the incorrect information on 28 September and eventually rectified this on 6 October when they apologised and offered Ms H £100 compensation.

Our Investigator looked into the complaint and did feel that it's more likely Ms H's ex-husband had registered Ms H's mobile banking on his device. However, they did not think Barclays had made an error when they allowed this to happen as they followed their safety procedures at the time. They also felt that as Barclays had rectified their error with the mobile phone number relatively quickly, the £100 already offered was fair in the circumstances.

Ms H declined this and said that due to the error, she spent thousands of pounds on legal counsel for a financial dispute resolution hearing that she had on 4 October with her ex-husband. As a result of this, she confronted her ex-husband about the phone number which she later found out had been given to her by Barclays in error, which was embarrassing.

As an informal agreement could not be reached, the complaint has been passed to me for a final 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 think that the £100 already offered is a fair amount of compensation in the circumstances. I'll explain why in more detail.

While I think that the main focus of Ms H's complaint is the incorrect information she was

given about the telephone number, I think it is worth discussing in brief the registering of the mobile banking.

Barclays have confirmed that there were two registrations for mobile banking on Ms H's accounts that overlapped for a brief amount of time, and these were both completed using Ms H's genuine mobile phone number. Barclays have said that it was possible for mobile banking to be set up on more than one device at a time. In order for a device to be registered, a PINsentry device was used which required the cardholders genuine debit card and PIN number to be entered, and a code was sent to the mobile number registered that had to be input as part of the security checks.

I appreciate that Ms H has said her ex-husband would have had access to her debit card, mobile phone and that he was aware of her PIN. However, considering the level of security that had to be bypassed, and the way their systems were set up at the time, I don't think that Barclays made an error when it allowed mobile banking for Ms H's accounts to be set up on more than one device at the same time.

It isn't in dispute that Barclays made an error when it told Ms H an incorrect phone number had been registered on her mobile banking. And this incorrect information was given to her just days before a financial dispute hearing at court, so it seems reasonable that this would have had more of an impact on Ms H than it would do for most other people.

I've listened to the phone calls between Ms H and Barclays on 29 September, the day after she received the incorrect information. In this, Ms H says she is confused by the information as she does not recognise the phone number mentioned and the only way it could have been used to register mobile banking is if it had been linked to her customer profile in the past. However, she had only ever had her current mobile phone number. Because of this, the case handler explained she would look into this issue in more detail and would get back to her as soon as possible. And she did so one week later to apologise and explain she had made an error quoting the incorrect number.

Listening to the phone call, Ms H said the phone number provided was a 'mystery' and that it confused her. Because of this, I think Ms H reasonably doubted the information provided to her and this is why she asked the case handler to look into it further. I think the case handler did rectify the mistake relatively quickly, within one week, but I do recognise that the error came at a stressful time for Ms H. Having carefully considered all these factors, I think the £100 compensation offered is broadly in line with what I would have recommended in the circumstances.

I appreciate Ms H has suggested she incurred financial losses in the form of legal fees. I firstly have to consider that the letter she has provided evidencing that the hearing occurred on 4 October is dated 7 July 2022. As a result, I think the hearing had been in motion for many months prior to the incorrect phone number being provided and that the related financial costs would likely have been incurred regardless.

Also, considering that the case handler said she would continue to look into the matter, I think it was clear that a definitive answer had not yet been provided about the phone number. So, knowing this, it was up to Ms H to include it as part of the financial dispute hearing.

With all of this in mind, I agree that Barclays made an error when it provided Ms H with the incorrect phone number. And I think the £100 compensation already offered is fair redress in the circumstances.

**My final decision**

The £100 already offered is fair compensation in the circumstances. Barclays Bank UK PLC should now pay this to Ms H if it has not done so already.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms H to accept or reject my decision before 7 August 2023.

Rebecca Norris  
**Ombudsman**