

## **The complaint**

Mrs D complains that Barclays Bank UK PLC (Barclays) wouldn't accept a Power of Attorney on her mother's account.

## **What happened**

In January 2022, Mrs D made an appointment at a branch of Barclays to enquire about setting up a Power of Attorney (PoA) on her mother's account at Barclays. Her mother lived in Finland. In March 2022 she went to Finland and returned to the branch with the necessary documents. She was told to make a further appointment – which she did in May 2022. Barclays wouldn't accept the PoA. In February 2022, May 2022 and in August 2022, her mother was advised that Barclays were going to close her account.

Mrs D complained that Barclays wouldn't register the PoA, even though she provided the documents needed. She was told several different versions of what was needed, and she was also told her mother had to go to the branch in person. When she complained to us in June 2022, she advised she was in the process of transferring her mother's bank account to another bank.

Barclays said that their requirement for accepting a PoA included checks of up to date and certified identification (ID) and address verification (AV) for both Mrs D and her mother. These were checked at the branch but weren't found to be satisfactory. Mrs D's mother's bank account was likely to be closed due to Barclays' decision to close customers' account where they lived outside the UK, but within the European Economic Area (EEA).

Mrs D brought her complaint to us. Our investigator said Barclays acted reasonably. Barclays wanted to see the necessary documents in line with their requirements and had advised Mrs D's mother what was needed. Barclays had made a commercial decision to close Mrs D's mother's account and had given six months' notice of doing that.

Mrs D didn't agree. He said that she had had mixed messages about what was needed; and had been told that her mother had to visit the branch in person. That wasn't possible as she lived abroad, was aged 92 and couldn't travel to the UK to do that. Mrs D asked that an ombudsman look at her complaint.

### *I then reached a provisional decision in which I said:*

I can see that Mrs D became frustrated by what happened here – because of what she says she was advised at the branch, and because she had to make several appointments to try to complete the registration of the PoA.

I've reviewed what both Mrs D and Barclays have told us. Barclays say they needed certified copies of ID&VA documents for both Mrs D and her mother. But when Mrs D went to the branch with the documents, they weren't sufficient for Barclays' purposes. Barclays told us that their ID&VA procedures are necessary and cannot be compromised in any way. We can't challenge Barclays' processes here – that's not part of our role. But Mrs D did show us the copy of her mother's passport which she used as part of the checks. And I can see that it expired in 2015, and the certification was dated in 2008 – and there wasn't a certifier's stamp

on it. So - I can see why Barclays rejected that document. But also – it is up to Barclays to decide whether the documents passed their checks, or not – and here, they told us they didn't.

Mrs D has said to us that the service she got at Barclays' branch was poor. She said she had an initial appointment at the branch in January 2022 – to establish what documents were needed. And based on that, she then made a further appointment for March 2022 – by when she had the necessary documents she had been asked to provide. That was cancelled, and she went for a further appointment in May 2022. – and was then told that Mrs D's mother had to visit the branch in person; and the documents weren't acceptable. But - because Mrs D's mother lived in Finland and was aged 92 – a branch visit wasn't possible. Therefore, Mrs D said she had received mixed messages from Barclays as to what documents were needed, and appointments were cancelled.

We asked Barclays about this in early January 2023. But unfortunately, they didn't respond with any information. Therefore, on this aspect of this complaint, I must rely on what Mrs D has told us. And therefore I'm persuaded that there were some delays and servicing issues at the branch in January 2022, March 2022, and May 2022; and there were some confusing details given to Mrs D about what documents were needed. I am therefore upholding this part of Mrs D's complaint.

Mrs D has also said that the closure of her mother's account has also been a source of inconvenience. I can accept that would be the case – as her mother must open another account with another bank. Barclays took a commercial decision to close accounts of persons who lived outside the UK but within the EEA. That's a commercial decision for Barclays to take – which I can't challenge. But equally, I can see that Barclays first wrote to Mrs D's mother in February 2022 to say the account would close in August 2022 – so they gave Mrs D's mother six months' notice of closure. Which I think was a reasonable period to make other banking arrangements. Barclays also wrote in May 2020 to remind Mrs D's mother of what was going to happen.

Mrs D also told us that her mother was in the process of moving her account to another UK bank. And that she was registering the PoA with that bank. I hope that went well. But what that also means is that Mrs D and her mother are no longer relying on Barclays for their banking, including the PoA – as it will sit with the new bank.

I can see that what happened was frustrating for Mrs D. Barclays were entitled to either accept or reject the documents they were given, for the reasons I've described. But I'm also persuaded that there were some mixed messages given to Mrs D by the branch, together with some service issues there. That must have been frustrating and inconvenient for Mrs D – and led to several visits to the branch. For that, I think compensation of £200 is appropriate.

#### Responses to the provisional decision:

Barclays accepted the findings. Mrs D reiterated her complaint points – which I have reviewed again.

I now need to make 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.

I'm grateful for the further points that Mrs D has made, which I've reviewed. But – in my view, they go over the same ground as Mrs D had already put to us, and which I had therefore considered already. Therefore, they do not change my view as previously set out. My final decision is therefore unchanged from the provisional decision.

### **My final decision**

I uphold this complaint. Barclays Bank UK PLC must:

- Pay compensation of £200 for distress and inconvenience.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs D to accept or reject my decision before 25 April 2023.

Martin Lord  
**Ombudsman**