

The complaint

Mr and Mrs H are unhappy with what Barclays Bank UK PLC did after they asked to change Mr H's account to a joint one and add Mrs H to it.

What happened

In November 2022 Mr H called Barclays and asked how he could change an account to a joint one and add Mrs H to it. Barclays said they'd need to go into branch to do that and booked them an appointment for later that day. However, when Mr and Mrs H attended they were told the relevant member of staff didn't work that day (a Saturday) and was only available on a Monday or Wednesday. So they had to make a new appointment. The account change was actioned at that meeting.

Barclays accepted they'd been given the wrong information over the phone and apologised for the difficulties caused. It offered to pay a total of £235. Our investigator thought that was fair but Mr and Mrs H didn't agree. They thought it only recognised the distress and inconvenience caused to Mr H and should be increased. So I need to reach 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 appreciate Mr and Mrs H encountered difficulties in actioning a straightforward request. And it's not in dispute that's because Barclays gave them incorrect information about the process for doing so when Mr H contacted it about this.

I've thought about the impact of that error and what Barclays needs to do to put things right. I recognise it led to Mr and Mrs H having a wasted trip to branch. And I accept it will have caused them frustration and annoyance in itself to be given the wrong information by Barclays. I also appreciate the impact of that was on both of them.

But I've also taken into account that they would always have needed to visit branch to carry out their request; the error was in Barclays telling them that could be done on a Saturday. And after the initial error by Barclays matters were resolved relatively quickly and the account change was actioned on their second visit.

Given all that I think the total compensation Barclays has proposed of £235 does enough to recognise the impact on both Mr and Mrs H of what it got wrong here.

My final decision

Barclays Bank UK PLC has already made an offer to pay £235 to resolve this complaint and I think this offer is fair in all the circumstances. So my decision is that Barclays should pay Mr and Mrs H £235.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H and Mrs H to

accept or reject my decision before 2 November 2023.

James Park
Ombudsman