

The complaint

Mr G complains Barclays Bank UK PLC (Barclays) failed to assist him when trying to set up telephone banking, resulting in him not having access to his funds.

What happened

Mr G says he tried, without success, on three occasions to register for telephone banking which he required due to his disability. Mr G says he asked Barclays if his social worker could collect the forms needed as he was unable to visit the branch, but it was unwilling to help.

Mr G says he needed to access his funds to make some important purchases but because of Barclays actions he was unable to do so, which caused him a great deal of inconvenience and has affected his benefits as he has been unable to reduce his savings.

Mr G says he has since closed his bank account with Barclays and his new provider offered the facilities he required promptly and can't see why Barclays couldn't have done the same. Mr G says although Barclays have offered him £200 for the inconvenience this caused him he doesn't think this goes far enough.

Barclays have accepted when Mr G raised this issue he should have been referred to its specialist relationship support team. Barclays says it has apologised to Mr G and have provided feed back to its telephony team. Barclays says it offered Mr G £200 by way of apology and he has since closed his banking account with them.

Mr G wasn't happy with Barclays' response and referred the matter to this service.

The investigator looked at all the available information and upheld the complaint. The investigator says while Barclays haven't discriminated against Mr G, nor can it be held responsible for why his benefits stopped, it could have done more at the time to help Mr G, which it accepted, but the investigator felt £350 would be a more appropriate amount of redress here.

Barclays accepted the investigator's view, but Mr G didn't and asked for the matter to be referred to an ombudsman 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 also uphold this complaint and I will explain how I have come to my decision.

I was sorry to learn of Mr G's health issues and I can understand it would have been frustrating for him not being able to set up telephone banking as he wished.

When looking at this complaint, as Barclays have accepted it could have done more at the

time, I will consider if the level of compensation it has now agreed to, is sufficient here.

Mr G says Barclays' failure to help him set up telephone banking made it difficult for him to access his funds at a time when he was looking to reduce the balance of his bank account, to ensure his benefits weren't affected.

The first thing to say here is Barclays have accepted given its knowledge of his vulnerability, when Mr G enquired about setting up telephone banking it should have referred him to its specialist relationship support team.

From the information I have seen Barclays have apologised to Mr G for this and provided feedback to the telephony team on this matter and offered Mr G £200 for the inconvenience caused, which I understand Mr G declined.

It's worth saying here, although Mr G mentioned previously he was attempting to purchase a van from his bank account to reduce the balance, he accepts his complaint really concerns his access to telephone banking. Mr G also make the point it took Barclays almost three months to try to resolve the problem, but its failure to do so resulted in him changing banks.

So, like the investigator here I agree Barclays should have done more to support Mr G with his request for telephone banking given his personal situation. That said it's also worth saying it's not my role to penalise or punish banks when mistakes are made, but to see it apologises when this happens, takes action to ensure similar service failings aren't replicated and offers a proportionate and appropriate amount of redress in those circumstances. I'm satisfied Barclays have done that here.

I say this because as I mentioned earlier, Barclays have apologised to Mr G and recognised it should have referred him to its specialist relationship support team and importantly have given feedback to the telephony staff concerned. In addition, Barclays have now agreed to increase its offer of compensation from £200 to £350 as suggested by the investigator and on balance I'm satisfied that's a fair and reasonable offer in the circumstances.

While Mr G will be disappointed with my decision, I'm satisfied this is a fair outcome here.

Putting things right

I instruct Barclays Bank UK PLC to pay Mr G £350 by way of apology for the trouble and upset caused.

My final decision

My final decision is that I uphold this complaint.

I instruct Barclays Bank UK PLC to pay Mr G £350 by way of apology for the trouble and upset caused.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 25 July 2023.

Barry White
Ombudsman