

The complaint

Mr G complains that Barclays Bank UK PLC caused him worry when it sent him several notifications about changes made to his account that he says he didn't make.

What happened

On 17 December 2022, Mr G says he received several messages from Barclays in the early hours of the morning notifying him that the address on his account had been changed multiple times. Mr G says the messages told him to contact Barclays if the requests weren't made by him. However, he says there was no way to contact Barclays at that time. Mr G says he corrected his address details shortly afterwards using his computer, and then did the same using his mobile banking app. However, he said he was up all night worrying about his account.

Mr G says he spoke with an adviser some hours later, but the adviser wasn't helpful. So, he wrote a letter of complaint instead. Barclays reviewed matters and acknowledged Mr G's concerns, but it couldn't find any evidence to suggest that any fraudulent activity had taken place on the account. It noted that an address change was made on 17 December 2022, but this was done using Mr G's own touch ID. Barclays apologised for the service received when Mr G tried to contact it and offered £25 compensation for the inconvenience.

Mr G remained unhappy about this and brought his complaint to this service. One of our investigators reviewed matters and, in summary, didn't think there was any evidence to show that any fraudulent activity had taken place. He acknowledged that the notifications were received at an inconvenient time, however he thought Barclays' offer to put matters right was fair.

Barclays didn't dispute our investigator's opinion but Mr G did and mostly repeated his earlier points. This service asked Barclays whether it was willing to increase its offer of compensation, considering the impact Mr G says the matter had on him. Barclays agreed to increase the offer of compensation to £100, however Mr G didn't think this was enough. So, the case was passed to me to decide.

I issued a provisional decision where I said I thought that the offer Barclays had recently put forward was fair in the circumstances. I then said the following:

“Although a number of issues have been raised, this decision only addresses those issues I consider to be materially relevant to the crux of the complaint. However, I've given careful consideration to all of the submissions made to date.

As I understand it, Mr G wants to know exactly what happened with his account and would like assurances that the matter has been fixed. In its correspondence with this service, Barclays hasn't been able to explain exactly why multiple notifications were sent to Mr G and, as I understand it, has provided some contradictory information about this. When this service asked for clarity on its position, following further investigation, Barclays has said it's

unable to explain exactly why the notifications were sent and that it's probable this might have been due to a technology glitch.

Having reviewed the system notes Barclays provided, there are instances of notifications being sent to Mr G in the early hours of the morning on the day in question. However, Barclays' notes suggest this was about a change to a phone number rather than an address. Additionally, these seem to have been sent slightly earlier in the morning compared with the time stamps on the screenshots Mr G provided. So, I can understand why Barclays has said matters are unclear here and why it thinks the error may have been a technology glitch. And I'm satisfied it investigated matters sufficiently before reaching this conclusion.

I acknowledge that Mr G wants certainty about what happened and confirmation that the matter has been fixed. He says he's constantly worried that someone may access his account again. However, as outlined, Barclays can't be sure of exactly what took place, nor can it offer Mr G a guarantee that something like this won't happen again in the future. Barclays has said that on this occasion nothing fraudulent has taken place on the account, and Mr G hasn't provided evidence to the contrary. So, I'm satisfied that Mr G hasn't lost out in this regard.

However, I appreciate that Mr G will be disappointed that there isn't a more definitive explanation of what has happened. I'm also satisfied that the matter clearly caused Mr G some worry. I say this with the volume of notifications in mind, and because they were received in the early hours of the morning, and Mr G says he was unable to speak with an adviser until some hours later. So, the matter would have clearly caused him some worry.

Mr G has also said he's unhappy with the customer service he received when he first raised the matter with Barclays. And, having reviewed matters it seems Barclays could have been more sympathetic to the concerns Mr G had about the security on his account and why he wanted to know what had gone wrong.

I'm glad to see Barclays apologised for the overall customer service Mr G received, and I note it offered him £25 compensation. However, having considered the overall customer service provided here, I'm currently minded to direct Barclays to pay Mr G some more compensation. And, having thought carefully about the impact matters have had, I think increasing the compensation to £100 in total is a fair way to put matters right in the circumstances."

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.

Mr G accepted the provisional decision, to bring the matter to a close given how long the situation had been going on. Barclays didn't dispute the provisional decision. Therefore, I see no reason to depart from the findings that I reached in my provisional decision. It follows that I uphold this complaint for the reasons outlined above.

My final decision

My final decision is that I uphold this complaint, and direct Barclays Bank UK PLC to pay Mr G £100 compensation in total for the impact matters have had on him. It should also deduct any compensation it has already paid Mr G in relation to this issue from this amount.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 20 November 2023.

Hana Yousef
Ombudsman