

The complaint

Mr and Mrs C complain that Barclays Bank UK PLC withdrew the facility to print their account transaction statements at their local branch.

What happened

The circumstances that led to this complaint are well known to both parties, so I won't repeat them in detail here. But, in summary:

- In early-2022 Mr and Mrs C were told that their local branch of Barclays could no longer print out statements showing the previous month's transactions on their account. They were told this was because the branch had changed to "digital-only." They had to go further afield to get the statements they wanted and those branches would only print a limited number of transactions. So they had to visit a branch two or three times a week to get the statements they wanted showing them the activity on their account. By the time they referred their complaint to this service, in mid-2023, they had discovered that their local branch had resumed the statement printing service. But they want a guarantee this facility will always be available and compensation for the time they've spent travelling to other branches and the bank's failure to respond promptly to their enquiries.
- Barclays said they could offer no guarantee that the existing printing service would always be available in branch. This could be done on an exceptional basis but Mr and Mrs C would have to wait until a member of staff became free which could take some time during busy periods. The bank also amended Mr and Mrs C's statement frequency to weekly to try to help.
- Our Investigator thought the bank had done enough to accommodate Mr and Mrs C's needs and didn't uphold the complaint. Mr and Mrs C didn't agree so the complaint has come to me.

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've reached the same outcome as the investigation and for much the same reasons. I won't repeat everything he said but I would note the following.

I hope that Mr and Mrs C won't take as a discourtesy the fact that I haven't addressed directly each and every one of the points they've made. I have considered everything they've said and provided in order to reach my overall decision, but have concentrated on the main issues and what I believe to be the crux of the complaint. If I haven't commented specifically on a particular point, that doesn't mean I haven't considered it.

Barclays, like all other UK banks, are obliged to make reasonable adjustments, in line with the provisions of the Equality Act 2010, in order to remove or reduce (so far as reasonably possible) the disadvantages that individuals with the protected characteristics set out under

the Act may face in accessing the bank's services. Barclays has acknowledged the needs that Mr C, in particular, has set out. This includes his mobility issues which (amongst other things) make it difficult for him to travel long distances and stand in line in branch. A note about this was added to his records in April 2022. The bank also referred to this in the letter they sent Mr C in October 2022 and said they will always try to assist more vulnerable customers, where possible. This is also reflected on the bank's website.

But I don't think this means that Barclays shouldn't have removed the statement printing service initially or should now guarantee that this facility will always be available to Mr and Mrs C. Banks are entitled to make commercial decisions about this sort of thing and I think the bank has tried to support Mr and Mrs C by offering alternative solutions to ensure their needs continue to be met.

I note, in particular, that Mr C says the branch manager he spoke with in February 2023 asked him why he needed the ad hoc statements and he declined to answer this question. I think the branch manager asked this precisely because he wanted to better understand Mr C's needs to see how these could, most easily, be met. I also think there are potentially viable alternatives available to Mr and Mrs C, which we have also tried to discuss with them:

- As set out above, Mr and Mrs C have been sent weekly statements ever since, they say, the printing service was first withdrawn from their branch. Mr and Mrs C explain that there is sometimes an unacceptable time delay between the weekly statement being sent and received. But I've seen nothing to suggest the statements aren't being sent in a timely manner and the bank can't control the postal service.
- Mr and Mrs C both have mobile phones and I've seen nothing which suggests they would be unable to register for, and use, Barclays' telephone banking service. This allows account holders to, amongst other things, hear their available balance and check their latest transactions. And I note that those are the things that Mr and Mrs C seem to want the printed statements for. The telephone banking service operates via a lower tariff – but not free to use – phone number. The exact cost will depend on Mr and Mrs C's mobile phone providers' tariffs. Mr and Mrs C could, potentially, access this service without having to leave their home and incur the time and costs that they currently do visiting the branch for the ad hoc statements. The bank's records show that Mr C is already registered for phone banking but has never used the service. Barclays can arrange for his access to be reset at any time and I note this option was discussed to some extent during Mr C meeting with the branch manager in February 2023. Similarly, Mrs C can contact the bank to arrange access to telephone banking.
- Mr and Mrs C could, potentially, access the information they need using online banking. The bank has suggested this to Mr C but he's said he doesn't have a smart phone or laptop and the only computer access he has is at his local library. The bank has offered to help Mr C use online banking – which he is already registered for, but has never used – and has pointed out that they have "digital eagles" available in branch to support customers with using this facility. It doesn't appear that Mr and/or Mrs C have sought the help of the branch "digital eagles". Mr C has simply said he needs help but can't call the bank while he's in the library as phone use is prohibited and there's no reception in the computer area. I appreciate the situation Mr C finds himself in, but I think the bank has tried to help him use online banking and the problems Mr C describes at his library are not something Barclays can overcome. But he, and/or Mrs C, is free to go into branch to see if anything can be done from there.

I've read carefully Mr and Mrs C submissions and listened to calls they've had with this service. Having done so it seems to me that their preference is to get ad hoc statements in branch but, as set out above, I'm satisfied there are other options available to them. And the

bank isn't obliged to provide the printed service indefinitely, simply because this was an option in the past (and currently) and that's Mr and Mrs C's preferred way of checking their account.

Mr and Mrs C are also unhappy with the time it has taken the bank to reply – they say they first raised a concern in April 2022 and chased this several times but it was not until October 2022 that the bank replied.

The bank has shared a copy of the letter Mr C sent them on 6 April 2022. That letter talked about another matter as well and the bank accepted, overall, that Mr C had received poor service in branch so paid £50 compensation in recognition of this. The bank's records suggest these matters were discussed with Mr C during a phone call and was followed up with a summary resolution letter dated 11 April 2022 which gave referral rights to this service. But, instead of referring the matter to this service after receiving that letter, Mr C chose to write to the bank a further four times.

The bank's records suggest they didn't receive the letter Mr C sent in July 2022 and/or August 2022. They did receive the two letters he sent in September 2022 which led to a phone call and written response in October 2022. Mr C complained again in January 2023 and spoke to the branch manager in February 2023. The bank dealt with Mr C's correspondence as enquiries, rather than an expression of dissatisfaction (that is, a complaint) so referral rights to this service were not given again. It's arguable the bank should have dealt with the matter as a complaint and given further referral rights but the bank had already signposted our service in the 11 April 2022 letter.

Overall, I can't fairly conclude that Barclays should do anything differently and/or that the bank should pay compensation to Mr and Mrs C.

My final decision

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs C and Mr C to accept or reject my decision before 6 March 2024.

Ruth Hersey
Ombudsman