

## **The complaint**

Mr H complains that Barclays Bank UK PLC failed to merge his profiles within its mobile banking application, causing him financial loss and inconvenience.

## **What happened**

In October 2023 Mr H asked Barclays to merge his profiles within its mobile banking application so he could see both his bank accounts within the application. He said Barclays agreed to do so within three to four business days. In late December 2023 Mr H contacted Barclays again because the accounts had not been merged.

In early January 2024 Mr H said he needed to view and download a bank statement for a legal matter. But he discovered the agreed merger had still not taken place, so he could not obtain his statement. He said this caused him a financial loss of £200 as well as inconvenience. He complained to Barclays.

Barclays accepted that Mr H had asked it to merge his account profiles and apologised for not doing so. It said this was due to a slight discrepancy in background details it held for Mr H on each account and because of registration memberships on both his profiles. Following his complaint it did complete the merger. But Barclays said it did not know he needed a bank statement and there were other ways to obtain one. So it did not offer him any compensation.

Unhappy with Barclays' response, Mr H came to us. Our Investigator upheld the complaint about the delay and said Barclays should pay Mr H £50 compensation for his inconvenience. But she did not accept that Mr H's financial loss was Barclays' responsibility.

Barclays agreed to offer Mr H £50 compensation for his inconvenience. But Mr H did not think this was enough and asked for an Ombudsman's review. He said he had asked Barclays to merge the account profiles in October and again in December 2023, but it failed to do so in the agreed timeframes. He said the delays significantly impacted his ability to obtain important documents when needed. He asked for £180 in compensation.

## **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.

Barclays accepts it did not complete the merger of Mr H's account profiles so that he could review both his bank accounts in its mobile banking application. So the issue I need to decide is whether Barclays' offer of £50 compensation is fair. I think it is fair and I'll explain why.

There were technical reasons which meant Barclays could not complete the requested merger in October 2023 as Mr H had requested. But I think Barclays should have contacted him to explain this and to resolve the problem. It should not have been necessary for Mr H to chase Barclays and to complain before it merged his profiles.

I think Barclays could reasonably have expected that its failure to merge the account profiles would cause Mr H some inconvenience. And it would know that one of the ways he could view and access his bank statements was via the mobile banking application, and being unable to do so would add to his inconvenience. So I think it's reasonable that Barclays has now agreed to offer Mr H some compensation. I've read his comments about a higher level of compensation but I think £50 is fair in this case.

I don't think Barclays could reasonably have foreseen that its failure to merge the account profiles would mean Mr H would be unable to obtain a bank statement for a legal matter. There were other ways he could have asked Barclays for a statement. So I don't think Barclays is responsible for Mr H's financial loss and it does not have to compensate him for this.

### **Putting things right**

I require Barclays Bank UK PLC to pay Mr H £50 compensation for his inconvenience.

### **My final decision**

I uphold this complaint and I require Barclays Bank UK PLC to pay Mr H £50 compensation for his inconvenience.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 8 May 2024.

Amanda Maycock  
**Ombudsman**