

The complaint

Ms J complains that Barclays Bank UK PLC's (Barclays) current mobile banking app isn't compatible with her handset and so she isn't able to access her accounts freely. She says this matter has caused her significant distress and inconvenience.

What happened

In January 2024, Ms J complained to Barclays that she hadn't received a response to a Subject Access Request (SAR) which she made earlier.

Barclays looked into the concerns raised and issued a response to Ms J. It said that at the time of making the SAR, Ms J's preferred dispatch method was online. And so, for this reason, the SAR response was uploaded electronically for her to access. Barclays further said that copies had been sent out in the post on two separate occasions.

Ms J remained unhappy and brought her complaint to this Service. She said that her mobile banking app had stopped working as it needs to be updated – and she's not able to update it, as her mobile handset requires a new version of software. This isn't possible due to the age of the handset. Ms J has said Barclays is acting unfairly by pushing her to obtain a new handset – when her current one is working fine.

Our investigator didn't uphold the complaint. He said he appreciated it was Ms J's choice not to upgrade her handset – but it wasn't uncommon for financial businesses to update their products and services from time to time. He further said there were reasonable alternatives provided by Barclays in the event Ms J's device couldn't be updated to the latest software. Ms J disagreed – she said she wanted to escalate her complaint. So, the case has come to me as the second and final stage in our process.

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.

In line with this service's role as a quick and informal resolution service, I'll be focusing on the crux of Ms J's complaint in deciding what's fair and reasonable here.

I understand how frustrating it must be for Ms J that she's unable to use the app. The issue appears to be one of device software version and Barclays has said that it can only be resolved by Ms J updating this.

Ms J has said that she doesn't think it's fair for Barclays to push their customers into purchasing new handsets when the current one is in full working order. It's not entirely clear which version of iOS Ms J is currently using, but I understand the point she makes.

To operate the latest version of the mobile banking app, the handset needs to be running on iOS 15 and above. And having looked at the Terms and Conditions of the Barclays' mobile banking app it sets out the software requirements and explains that these are '*updated regularly*'. So, I don't think it's unreasonable for Barclays to ask people to make sure their software is up to date.

I've looked at what Barclays did to try and resolve things for Ms J when she complained that the app had stopped working for her. And I've noted although Ms J says the app stopped working over a year ago, her complaint only came to light after not receiving the SAR request in January 2024. Ms J says she hasn't been able to access her online banking to view her accounts, as she relies on the app to generate '*entry codes*'. Here, Barclays have confirmed there is no requirement to use the mobile banking app in order to access online banking. The online banking requires access to the internet and correct log in details - it's possible to log on using a card reader instead.

The contact history between both parties also show that Barclays have explained what steps Ms J needs to take in order to register a device without the need for an entry/access code. I appreciate that Ms J doesn't want to purchase a new handset as the one she has now is in full working order. It's open to Ms J to decide whether she wants to upgrade her handset or not. With this in mind, I can't fairly say Barclays haven't offered an alternative solution to Ms J's problem.

Ms J says she feels Barclays has discriminated against her given the problems she's experienced. I can understand why she feels this way but having looked at all the evidence I don't think Barclays has done so given she can still access her accounts if she can't or doesn't want to use the app. I've also noted from my review that she wanted to complain about the bank's complaints policy in relation to communicating by email. But this isn't a matter I can comment on as complaints about complaint handling aren't a financial service, so I don't have jurisdiction to deal with this.

Based on what I've seen, I think Barclays have been fair and reasonable in the circumstances of this complaint. The issue is due to the software on Ms J's phone and not due to a problem with the app itself and I'm satisfied the bank has explained how she can still access her account online, through other means. It's for this reason, I'm not persuaded there's been a banking error or other failure on Barclays' part. I realise Ms J will be disappointed, but I hope that it helps Ms J to know that someone impartial and independent has looked into her concerns.

My final decision

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms J to accept or reject my decision before 5 November 2024.

Sarita Taylor
Ombudsman