

## **The complaint**

Ms A says Barclays Bank UK PLC lied to her about having sent copy statements.

## **What happened**

Ms A requested three months' statements to be sent by post. When they did not arrive she messaged Barclays again and was told there had been a technical issue so they had not yet been posted. However they arrived the next day.

Ms A says Barclays lied. It falsely claims to offer vulnerable customers support when its staff are untrained and actually damaged her mental health. They wasted her time, caused stress and were disrespectful. She asks for appropriate compensation, not the £25 offered.

Barclays apologised for providing the wrong information and said it has given feedback to the staff involved but it feels £25 is a fair settlement.

Our investigator upheld Ms A's complaint. She said Barclays had not provided the level of service Ms A was entitled to expect and in her specific circumstances – that the bank was aware of – this had caused avoidable distress. She said compensation of £100 would be appropriate.

Barclays agreed to make this payment but Ms A did not accept the assessment. She asked for the emotional impact of the conversations that the bank's misinformation caused to be considered, and also the wasted hours. So the complaint was passed to me to make 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 am upholding Ms A's complaint, though I am not increasing the compensation beyond £100. I'll explain why.

It is not in dispute that Barclays provided inaccurate information to Ms A when she asked where the copy statements were. But I can't find any evidence that there was any deliberate intent to deceive, rather the employee did not adequately check what was happening. I can see why the impact of this error would be more significant for Ms A than other customers as the bank has shared the markers on her account. And I can see why she was so upset given the bank captures the adjustments needed but did not seem to take them into account.

I am sorry she suffered the trouble and upset she did but, taking into account her circumstances as well as the scope and the timescale of the issue, I find the increase in compensation to £100 to be fair and reasonable. Barclays has already apologised and given feedback to the staff involved which I hope will address the specific training need Ms A identified, and is as we would expect. As the investigator explained, we do not have the power to instruct a bank to review its broader training strategy - that is a systemic issue that

the regulator would have oversight of.

### **Putting things right**

Barclays must credit Ms A's account with £100.

### **My final decision**

I am upholding Ms A's account. Barclays Bank UK PLC must put things right as set out above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms A to accept or reject my decision before 29 October 2024.

Rebecca Connelley  
**Ombudsman**