

The complaint

Mr C complains Barclays Bank UK PLC (Barclays) provided poor customer service when he attempted to change his email address online and it failed to properly look into his complaint about the matter.

What happened

Mr C says on 19 August 2024, he attempted to change his email address online and while doing so he was prompted to download a login file which caused him some concerns.

Mr C says he then contacted Barclays via webchat and during this “chat” he was told it was a known fault on the website but at the same time Mr C received a push notification regarding his postcode. Mr C says when he asked for action to be taken by Barclays to mitigate the risk, the chat was discontinued.

Mr C says he then immediately contacted Barclays fraud team who told him it had no record of any push notifications regarding his postcode change, so he raised a complaint about both the login issue and the agent who discontinued the web chat.

Mr C says he received a phone call in mid -September 2024 from Barclays complaint team who offered him £125 by way of compensation, but he doesn't think this goes far enough and he feels £400 is more appropriate for the stress and anxiety this matter has caused and doesn't feel Barclays have properly considered his complaint.

Barclays says it informed Mr C that it had known issues on its website on the 19 August 2024, but this was resolved the same day. Barclays says it has no records of a push notification to Mr C, but it had raised the incident with its IT team, but no changes had been made to his home address only his email address, as he'd requested.

Mr C wasn't happy with Barclays' response and referred the matter to this service.

The investigator looked at all the available information but didn't uphold the complaint.

The investigator felt Barclays had informed Mr C it had experienced issues with some of its customers using its website/app that day, but the issue had been fixed the same day and it had reassured Mr C his home address details hadn't been changed.

The investigator didn't dispute that Mr C had experience poor customer service when he attempted to change his email address online and issues when he tried to resolve the problems via online chat, but he felt the level of compensation Barclays had paid was fair.

Mr C didn't agree with the investigator's view and asked for the matter to be referred to an ombudsman for 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 won't be upholding this complaint and I will explain how I have come to my decision.

I can understand it would have been upsetting for Mr C to have been prompted to download a login file while trying to change his email address online, and when he tried to resolve the issue he received a notification regarding his postcode - only then to be cut off from the webchat.

When looking at this complaint, as Barclays have partially accepted the poor customer service it provided to Mr C during the webchat, I will consider if the compensation of £125 it has paid is sufficient here.

The first thing to say is it's not the role of this service to scrutinise Barclays complaints process as that is not a regulated activity, nor are we able to tell banks like Barclays how it should deal with complaints more widely. My role is to look at what's fair and reasonable in the individual circumstances of the complaint and in particular here, if Barclays have adequately compensated Mr C for the issues he faced.

Mr C's complaint centres around three key points: the abrupt disconnection of the webchat, the lack of investigation of the push notification of his postcode and the security of his account being fully addressed by Barclays.

While I understand the points Mr C makes I'm not fully persuaded by his argument. I say this because while Mr C may not agree, Barclays have assured him in writing there was no change to his personal home address details despite the push notification he received, and it has also logged the incident with its IT team.

Barclays have also told Mr C in its response letter in September 2024 that *"Your account is secured and only your email was updated as per your request"*

With that in mind, on balance I am satisfied Barclays have taken the matter seriously and have tried to reassure Mr C regarding the security of his bank account and that the issues he faced were down to a known wider issue on its website - dealt with the same day.

So here, I'm persuaded that should have gone some way to put Mr C's mind at rest regarding these matters. That said, I can understand being cut off during a webchat would be frustrating and upsetting for Mr C, but Barclays have apologised and paid Mr C £125 for that.

It's worth pointing out that it's not the role of this service to punish or penalise banks when issues like this arise, only to ensure it has taken reasonable steps to correct matters and pay a proportionate amount of redress if appropriate, and I'm satisfied for the reasons I have already stated, Barclays have done that here.

While Mr C will be disappointed with my decision, I won't be asking anymore of Barclays here.

My final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 30 January 2025.

Barry White
Ombudsman