

## **The complaint**

Mrs H is unhappy with Barclays Bank UK PLC. Mrs H arranged to switch her account to another bank. Three attempts were made but the switch didn't go through. Barclays had made errors and the reason the switch wouldn't work was because this account still showed Mrs H's late husband recorded as a Power of Attorney.

As the complaint is in the name of Mrs H I will refer to actions taken on her behalf as being done by her throughout for ease.

## **What happened**

Mrs H was unhappy about Barclays record keeping. The joint account with her late husband was changed to a sole account in her name. Also, it should have transferred to note her son as lasting Power of Attorney. There were other issues too including problems such as her address noted not including the county, GDPR, and Barclays not allowing her to speak to different teams in a bid to resolve the issues. Once it realised and understood the problems Barclays offered £500 and a hamper to resolve the complaint.

Mrs H didn't accept this and brought her complaint to this service.

Our investigator didn't uphold the complaint. She said based on the evidence the offer made by Barclays was fair. She accepted Barclays had made errors and didn't put things right straight away. But our investigator noted all the issues had now been corrected by Barclays, so she said the £500 and the hamper was reasonable.

Mrs H didn't accept this and asked for her complaint to be passed 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.

Mrs H said the poor record keeping by Barclays caused the switch to fail. She noted Barclays had been provided details of the passing of her late husband in January 2020. At this point the account did become a sole account in her name. But Mrs H's son should have remained noted as the sole lasting Power of Attorney. This didn't happen. The records were not amended correctly.

When attempts were made to switch, they were declined. Mrs H said Barclays provided different codes blaming address issues and around the number of attorneys noted on the account. Barclays were again informed at this point that there was only one attorney. It was assumed the address issue was about the county not being included.

Mrs H said the switch was declined again and lengthy telephone calls followed. But these didn't prove fruitful as Barclays didn't answer questions and wouldn't allow Mrs H to speak to the switching team or someone senior. Mrs H felt this stopped any opportunity to resolve the

matter quickly and easily. Barclays was reminded that only Mrs H's son was noted as Power of Attorney.

Mrs H said calls weren't returned and Barclays had to be chased up. Barclays at last confirmed the problem was that Mrs H's late husband had not been removed as a Power of Attorney. Mrs H said Barclays had lied about this and hadn't amended the records despite being provided the details in January 2020.

The switch did go through once the records were updated. Barclays initially offered £350 and a hamper as compensation for the distress and inconvenience caused. But Mrs H didn't accept this. It increased the offer to £500 and continued to offer the hamper.

Mrs H said she wanted at least £750 compensation.

Barclays said the problems had been caused by "*an isolated human error by its Bereavement team.*" Mrs H's late husband had remained noted as an attorney on her account by mistake.

Barclays also accepted it hadn't been entirely consistent with Mrs H's address details. Barclays system is automated, it apologised for this, and any delays with post reaching Mrs H. It said the overall service was below the standards Mrs H should be able to expect. But confirmed it had now updated the system records regarding the address.

Barclays accepted the switch should have completed on 29 July but didn't go through until 21 August. It noted many telephone conversations were required including visits to branch. Barclays agreed it should have been able to identify the problem more quickly.

In conclusion despite accepting the failings across several areas of service, including GDPR issues, Barclays said it felt the £500 and the hamper compensation offer was fair.

There's no doubt the service to Mrs H should have been better.

But Barclays accepted it took too long and that it made various errors causing the delays. When Barclays worked out what had gone wrong it immediately acted to put matters right, apologised and made the compensation offers to Mrs H. It accepted having to go back over painful issues for Mrs H would have added to her distress.

I think Barclays showed that it was listening and willing to consider the impact on Mrs H when it agreed to increase the compensation amount from £350 to £500. I think based on all the factors and the length of the delay Barclays has acted reasonably and fairly. It thought about the impact on Mrs H, revised the amount and it also offered the hamper as a further gesture. I don't think Barclays needs to do anything more.

### **My final decision**

I don't uphold this complaint.

I make no award against Barclays Bank UK PLC.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs H to accept or reject my decision before 8 January 2025.

John Quinlan

**Ombudsman**