

The complaint

Mr S complains that he's unable to set up, or to rely on, account alerts for his accounts with Barclays Bank UK PLC. He says Barclays knows what's gone wrong, and how to fix it, but just won't either get on with the fix, or tell him when this might be done.

What happened

Mr S has accounts with Barclays, and conducts his banking both online and through the app. But he says he can't see or set up the alerts for his current accounts. Mr S said he started raising the problems with Barclays in July 2023, and has now received a total of four final response letters, but the problem still isn't sorted out.

Mr S told us that it's not only that notifications are failing to arrive, but they are also resetting themselves at intervals. And he cannot, at any given time, either see which alerts are supposed to be sent, or change the setup. He wanted to be able to view and edit his notifications for his two current accounts and then to receive those notifications consistently.

Mr S has been very unhappy with how Barclays has dealt with him. He says the letters he received contradicted what Barclays said it would do (agreeing to leave a complaint open, then closing it) and indeed, contradicted each other (saying that Barclays already knew what was wrong, but then that Barclays had only just started looking at the problem).

Mr S said Barclays had told him it knew what had gone wrong, and how to fix it, but it wasn't doing that. He said he was a longstanding customer of Barclays, but he had now lost trust and confidence in the bank. He said he was worried that something would go wrong with his accounts, and without the notifications, he wouldn't find out until it was too late. He said he just wanted the same functions as other customers get.

Barclays accepted things weren't working properly with Mr S's accounts, and that this problem had been going on for some time. Unfortunately, it said it couldn't give him a timescale for when this would be fixed. And it was sorry that the process of complaining about this hadn't been straightforward for him. Barclays said it would like to pay Mr S £600 to say sorry for the experience he's had.

Our investigator didn't think this complaint should be upheld. She said she appreciated Mr S had had a frustrating experience. But she said unfortunately the problem would continue until Barclays had figured out how to fix things. And Mr S's accounts were otherwise operating as normal. She thought the payment of £600 that Barclays had made did provide a fair outcome here.

Mr S didn't agree. He pointed out that he hadn't received any payment from Barclays, and said he wasn't confident that our service had fully understood the problem. He thought that Barclays just wanted rid of him. He said because he didn't have access to the alerts he needed to manage his money, he thought Barclays wasn't upholding its duty to customers, and he was worried about what could go wrong.

Mr S also pointed out that Barclays had told him it already knew how to fix the problem, but

wouldn't say if it will implement this fix or when it might make the required changes.

Our investigator said that she understood Mr S wasn't motivated by compensation, but she said she had to comment on whether the offer Barclays made was fair, and she thought it was. Mr S wanted his complaint to be considered by an ombudsman, so it was then passed to me for a final decision. And I then reached my provisional decision on this case.

My provisional decision

I issued a provisional decision on this complaint and explained why I did propose to uphold it. This is what I said then:

When this case came to our service, I asked Barclays for some further information. Having received that, I think Barclays should now pay Mr S a little more compensation than it has previously offered.

I fear that my decision on this complaint will come as a disappointment to Mr S. What he wants is for Barclays to fix the problem that means he isn't getting regular and reliable notifications about any of the many issues on his bank account that he would like to be alerted to – including notifications of transactions, low balance, and using an overdraft. But, although Barclays says it does know what's causing this problem for a very small number of its customers, and apparently does know how to fix it, Barclays doesn't yet have any schedule for applying a fix for this.

I'm sorry to have to tell Mr S that I don't think it would be fair and reasonable to try to force Barclays to prioritise this work. Barclays has explained to our service that there are so very few customers affected by this problem, that it's not cost-effective for it to plan and execute a fix right away. It doesn't currently have a schedule for any fix, and I've checked that Barclays' position is that there isn't any short-term work-round for the issue.

I think it's important to remember that, at its core, Barclays is providing Mr S with working bank accounts. I appreciate that Mr S would like to be able to access the sorts of alerts which make banking easier, and which many customers have come to expect from their banks over the last few years. And he does make the very reasonable point that he expects this alerts service from Barclays precisely because it has offered him this, and also because it provides this service to the overwhelming majority of its customers, including his spouse.

But Barclays has tried for some time to resolve the problems Mr S experiences with his banking. And it hasn't been able to do this with any of the individual actions that it has tried on his account. It's also considered whether Mr S could just close and reopen his accounts with Barclays, but unfortunately it's confirmed for us that this wouldn't work either - the same problem will just be picked up again.

So although Mr S's banking alerts still don't work properly, that's not because Barclays hasn't tried at all. I can see that Barclays has previously offered to complete a subject access request for Mr S if he would like, so he can see the work it has done to try to fix this. Mr S has refused, saying this won't get him what he wants. He just wants the same banking functionality that most of Barclays' customers get.

I appreciate that Mr S has been given conflicting information at points, and that it has taken considerable time for Barclays to understand this problem. But I think that now Barclays is sympathetic to his situation. It says it would understand if he simply gave up, and went elsewhere.

Barclays doesn't have to provide a bank account to Mr S – it can choose whether to do that, in the same way that Mr S can choose which bank he trusts with his custom. I appreciate that Mr S feels that Barclays just wants him to go away. But, because Mr S's accounts with Barclays do work, and it's just additional functionality which he, unfortunately, isn't able to access, I don't think I can agree with Mr S that Barclays is trying to "debank" him.

And, because his accounts do work, and the information he wants is available to him, although not delivered as conveniently as he would like, I don't think it would be fair and reasonable in the circumstances of this case for me to require Barclays now to make further attempts to resolve the problem, including making system changes to apply the fix that it thinks might solve this for Mr S.

Mr S has referred to the Consumer Duty in this complaint, and questioned whether Barclays has acted in line with its requirements if it won't fix the alerts problem for him. The Duty is a relevant consideration so I have taken it into account. But for the reasons I've set out, I'm satisfied Barclays has acted fairly and reasonably in this case.

I think that in the short term, if Mr S wants to be sure that alerts on his accounts are working, then he is likely to have to move banks. Or, he is likely to find that his banking with Barclays remains less convenient than banking is for other customers.

Barclays has offered Mr S payments which now total £600. I know that Mr S has repeatedly refused Barclays' offer of compensation, and I understand that what he really wants is for Barclays to fix the problem. I've explained why I'm not able to provide that outcome for him. So I think it's now appropriate to decide a level of compensation which would provide a fair and reasonable outcome to this case, and would reasonably be expected to compensate Mr S for the trouble and upset caused by moving his banking away from Barclays.

Barclays said it thought the payment it had already offered should also be sufficient to compensate Mr S for moving accounts. It said he only had one active direct debit on one of his accounts, so this couldn't be his main account. And it said he could use the free account switching service to move elsewhere, if that's what he wanted.

Whilst Mr S may not use either current account as his only account, his sole account is in regular use. I can see three active direct debits on the statements that Barclays has sent our service. And I can also see that Mr S uses this account for a number of transfers, including indications that this account is the nominated current account for Mr S's savings account with another bank. Mr S will need to re-establish his payments, and set up a new nominated account himself, if he does decide to move his current accounts elsewhere.

Considering Mr S's account usage, and taking account of the length of time that Mr S has been working with Barclays in an attempt to resolve this problem, as well as that Barclays doesn't appear to have told him prior to this that these problems are very unlikely to be solved for him, I will ask Barclays to pay a little more than it has previously offered in this case. I think a total payment of £750 would provide a fair and reasonable outcome to this complaint. I understand that Barclays hasn't previously made a payment of compensation to Mr S, so I will ask Barclays to make this payment now.

I understand Mr S will be disappointed, but I don't think Barclays has to do more than that.

I invited the parties to make any final points, if they wanted, before issuing my final decision. Both sides replied.

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 accepted my provisional decision, but Mr S did not. He set out how long he'd been a customer of Barclays, and said that this wasn't a longstanding issue, it was a new problem with his notifications and alerts. They had worked for many years before they stopped. He didn't know why that happened, and he said Barclays wouldn't tell him.

Mr S also expressed concern that Barclays would say he had only one active direct debit on one account. He said that was demonstrably wrong, and questioned how Barclays had concluded this couldn't be his main account. Mr S set out the direct debits on his account, and a number of purposes for which this is his nominated account, and said he did consider this to be his main account. He thought Barclays was trying to downplay the significance of his account, and of this complaint.

Mr S also said communications with Barclays had got even worse in the meantime. He'd recently asked Barclays to make the payment of £600 that it had previously offered, and had received no reply to that communication. Mr S said he'd written to Barclays' CEO about this, and he wanted to add a complaint about Barclays' failure to communicate with him into his current complaint.

I should start by saying that I don't think Barclays has to provide Mr S with technical information about why a problem on his accounts has only occurred in the last few years. I do think it has to make reasonable efforts to resolve that problem, but my provisional decision was that here, Barclays had already made those efforts, unfortunately without success.

Mr S has also queried Barclays' comments on his account usage. My provisional decision does not rely on the view Barclays expressed about Mr S's account, which doesn't reflect the statements that Barclays shared with us. So when I set out what I felt would be a fair and reasonable outcome, I did take into account that Mr S would be put to some inconvenience if he wanted to move his accounts away from Barclays.

I also had to keep in mind that Barclays is providing Mr S with working accounts. It's just not able to provide the additional alerts service that Mr S would also like. So it remains Mr S's choice whether to continue with his Barclays accounts, or to move away.

Mr S also said he's recently complained again, because when he asked Barclays to make the payment it previously offered, it hadn't replied. Before our service can consider a complaint, I have to allow Barclays a chance to respond first, so I cannot add that issue in here. As a general comment, it can be unhelpful for banks to talk to customers at the same time as our service is resolving a complaint, so it's not unusual for banks not to provide a substantive response to communications at this stage, but it's for Mr S to decide if he wishes to pursue this matter now.

I still think the payment of £750 that I proposed here provides a fair and reasonable outcome to this complaint. Because Mr S has recently asked Barclays to pay what it previously offered on 13 September 2024 for this complaint, I'll allow Barclays to count that amount towards this total, if payment has already been made. But I haven't changed my mind about what would form a fair and reasonable outcome here. So I'll now make the award.

My final decision

My final decision is that Barclays Bank UK PLC must pay Mr S £750 in compensation. Barclays Bank UK PLC can count towards that total the sum of £600 which it previously offered Mr S for this complaint, if that payment has already been made.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 3 February 2025.

Esther Absalom-Gough

Ombudsman