

The complaint

Mr G is unhappy with changes that Barclays Bank UK PLC have made to their online banking platform.

What happened

Mr G raised a complaint with Barclays as he was unhappy with changes that Barclays had made to its online banking platform. Barclays responded to Mr G and explained that it had made a commercial decision to update its online banking platform as it had and that Mr G's feedback about those changes had been noted.

Barclays also responded to a specific issue that Mr G had raised about transfers made into his account not showing on his account instantly. Barclays explained that there had been a known issue that was affecting when some transfer information was applied to accounts around that time, but that the issue had since been resolved.

Finally, Barclays acknowledged that one of its agents didn't raise Mr G's concerns as a complaint when they first should have done. Barclays apologised to Mr G and paid £100 to him as compensation for any trouble or upset he may have incurred as a result. Mr G wasn't satisfied with Barclays response, so he referred his complaint to this service.

One of our investigators looked at this complaint. They noted that this service doesn't have the remit or authority to tell a business to change how it operates, including how it chooses to structure its operating systems.

Our investigator also didn't feel that Mr G had been treated unfairly by Barclays in an individual sense. And they felt the apology and £100 compensation Barclays had paid because Mr G's complaint hadn't been raised in the first instance already represented a fair outcome to that aspect of Mr G's complaint. Mr G didn't agree with the view of our investigator, so the matter was escalated 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 can only reiterate the information provided to Mr G by our investigator, which is that this service has neither the remit nor the authority to instruct Barclays, or any business, to make changes to its operational systems.

Ultimately, that Barclays have chosen to make changes to their online banking platform is a commercial decision that Barclays are entitled to make. And while I note that Mr G feels that Barclays updated online banking platform fails to adhere to regulatory standards as set out by the Financial Conduct Authority ("FCA"), if Mr G has concerns of this nature, it would be for Mr G to refer those concerns to the FCA directly. And I confirm that regulatory concerns such as Mr G describes don't fall under the remit or authority of this service.

It is within my remit and authority to consider if Mr G has been treated unfairly by Barclays in an individual sense. But I don't feel that this is the case here. And this is because the changes to Barclays online banking platform about which Mr G is unhappy apply to all Barclays customers and not just Mr G specifically.

Barclays have confirmed that Mr G's feedback about its online banking platform has been noted but have said it has no plans to make any systemic changes because of Mr G's dissatisfaction. This seems reasonable to me, and I can only reiterate once again that it's for Barclays to decide how it structures its online banking platform, and it isn't for either this service or Mr G to dictate to Barclays how it should structure its systems.

While I would expect Barclays to take Mr G's feedback about its systems under consideration here, as Barclays has explained that it has, I would also reasonably expect Barclays to consider the context of its entire customer base, including any possible relative lack of similar negative feedback when arriving at its operational decisions.

I note that Mr G has provided several detailed submissions to this service about specific issues he's had with Barclays online banking platform. And I note that our investigator has forwarded Mr G's concerns about those specific issues to Barclays. But as per the above, I'm satisfied that our investigator passing Mr G's feedback to Barclays is all that we can do here, as per the remit and authority of this service, and so I won't be referring to these specific matters any further.

Mr G is also unhappy that Barclays didn't record his concerns as an official complaint in the first instance. Barclays have apologised to Mr G for this and paid £100 to him as compensation for any trouble or frustration he may have incurred as a result. This feels fair to me, and I can confirm that Barclays payment of £100 compensation is commensurate with what I might have instructed Barclays to pay Mr G here, had they not already done so.

All of which means that I won't be upholding this complaint or instructing Barclays to take any action. To confirm, this is because this service has neither the remit nor the authority to instruct Barclays to make changes to their online banking platform as Mr G would like, and because I feel Barclays has already fairly resolved the complaint service aspect of Mr G's complaint. I realise this won't be the outcome Mr G was wanting, but I hope that he understands, given what I've explained, why I've made the final decision that I have.

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 G to accept or reject my decision before 24 February 2025.

Paul Cooper
Ombudsman