

The complaint

Mr F is unhappy with the service he received from Barclays Bank UK PLC, trading as Barclaycard.

What happened

Mr F has a disability which impacts the volume of his voice. In November 2023, Mr F spoke with Barclays on the telephone. However, Barclays agents didn't allow the call to progress because they didn't feel that Mr F had answered their security questions to their satisfaction, and they wouldn't accept the answers that Mr F's wife had tried to provide on his behalf.

Mr F wasn't happy about this, especially as his disability made answering Barclays questions difficult for him. And he felt that by not accepting the answers provided by his wife, that Barclays were discriminating against him. So, he raised a complaint.

Barclays responded to Mr F but didn't feel that their agents had done anything wrong regarding how they'd handled the call. Mr F didn't agree with Barclays response, so he referred his complaint to this service.

One of our investigators looked at this complaint. But they didn't feel that Barclays had acted unfairly in how they'd handled the call with Mr F and so didn't uphold the complaint. Mr F remained dissatisfied, 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.

Mr F has complained that Barclays have failed in their duty to make reasonable adjustments for him under the Equality Act 2010. However, it must be noted that this service isn't a Court of Law, and this means that I have neither the remit nor the authority to decide whether Barclays have or haven't acted in breach of the Equality Act 2010. Instead, this service's remit is based on considering and assessing whether a fair outcome has or hasn't occurred.

This means that while I have taken the Equality Act 2010 into account when deciding this complaint – given that it is relevant law – I've ultimately decided this complaint based on what I feel is fair and reasonable, as per the remit of this service. If Mr F would like a formal decision regarding whether Barclays has breached the Equality Act 2010, then he would need to obtain one via a Court of Law.

In his correspondence with this service, Mr F has said that he feels that Barclays have discriminated against him by not allowing the reasonable adjustment of his wife answering their security questions on his behalf.

As explained above, it isn't for me to decide whether Barclays accepting security question answers spoken by Mr F's wife is or isn't a reasonable adjustment as per the Equality Act 2010. But it is within my remit and authority to decide whether I feel that Barclays refusal

to accept answers spoken by Mr F's wife was fair and reasonable, or not.

Barclays have explained that their security process includes the requirement that answers to security questions must be provided by the account holder being asked those questions. And Barclays have also explained that this requirement is designed to mitigate against the possibility that an account holder might be being manipulated by a third party into accessing their account.

Mr F might point out that while he was asking a third party to answer the security questions for him, the third party in question was his wife. But it isn't uncommon for a fraudster to coax a victim into lying about such matters. And Barclays have explained that there are arrangements that can be put in place if an account holder wants to formally enable a third-party, such as a spouse, to be able to speak on their account on their behalf.

These measures include that Mr F could authorise his wife to speak on his behalf or add her as an authorised party on his account. But to implement those measures, Mr F would need to have first passed Barclays security process himself, in accordance with Barclays requirements, after which he could ask Barclays to implement one of the aforementioned measures to ensure that his wife could speak on his behalf on future calls.

Importantly however, at the time of the phone call in question, Mr F hadn't formally authorised his wife to speak or answer questions on his behalf. And this meant that Mr F's wife wasn't able to answer security questions for Mr F on that call.

Barclays position in this regard seems both fair and reasonable to me. And I don't feel that it was unreasonable for Barclays to have not accepted the security questions that were spoken by Mr F's wife. Instead, I feel that it was for Mr F to have passed Barclays security protocols to Barclays satisfaction in the first instance – even in consideration of Mr F's disability and in acceptance of the fact that it would have been difficult for him – after which Mr F would have been able to have put measures in place to allow his wife to speak on his behalf on future calls.

Mr F may point out that his ability to formally authorise his wife as being able to speak on his behalf, once he had passed Barclays security protocols himself, wasn't clearly explained to him on the call. I'm in agreement with this point. But I feel that a primary reason that Barclays agent didn't explain Mr F's options to him in detail was the behaviour exhibited by Mr F and his wife to Barclays agent on that call.

Having listened to the phone call in question, I feel that Barclays agent was professional and polite, even in the face of the behaviour exhibited by Mr F and his wife. Specifically, I note that Barclays agent repeatedly explained to Mr F and his wife that he needed to conduct the call with Mr F solely, without any influence or interruption from Mr F's wife. However, this didn't happen, and instead Mr F's wife continued to try to help her husband on the call. But unfortunately, by trying to assist her husband, Mr F's wife prevented Barclays from completing the necessary verification process. And ultimately, this wasn't Barclays fault.

I agree that it was regrettable that Barclays agent referred Mr F to branch to complete the ID verification process, given Mr F's state of health, But I can understand how Barclays agent may have been flustered by Mr F's behaviour and so may not have found a way to explain all the potential options to Mr F on that call. And importantly, I feel that the outcome of that phone call – that Mr F was not considered to have passed Barclays security process – was fair and reasonable, given the behaviour exhibited by Mr F and his wife on that call which affected how that call played out.

All of which isn't to say that I don't appreciate the difficulty that Mr F faced when trying to

pass Barclays verification process, given his state of health, or his wife's eagerness to help her husband on that call. But it is to say that I don't find it unfair or unreasonable that Barclays have requirements when verifying someone over the telephone which include that they can only speak with the person being verified – which didn't happen in this instance.

It follows then that I don't feel that Barclays acted unfairly towards Mr F as he feels was the case here, and because of this I won't be upholding this complaint or instructing Barclays to take any further or alternative action. In short, this is because I don't feel that Barclays did treat Mr F unfairly on the phone call, including when they wouldn't accept security question answers spoken by his wife.

I realise this won't be the outcome Mr F was wanting. But I trust that he will understand, 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 F to accept or reject my decision before 2 April 2025.

Paul Cooper
Ombudsman