

The complaint

Mr M complains that Barclays Bank UK PLC (Barclays) retained a scanned copy of his provisional driving licence.

What happened

Mr M upgraded his young person's account to an adult account in March 2024. To do this, he provided his passport, provisional driving licence and a bank statement.

When he did this, Mr M says he asked the member of staff that only his bank statement be used as proof of address, and not his driving licence.

Barclays said that they wanted to have the provisional driving licence as proof of address and not the bank statements. They said they would retain a copy of the driving licence in their records.

Mr M brought his complaint to us. Our investigator looked at Barclays' processes and concluded that it was reasonable for the bank to rely only on the bank statements as proof of address. Because of this, and because Barclays had denied this to be the case when Mr M complained, she said Barclays should pay compensation of £150. She said Mr M should visit a branch again with the necessary documentation.

Barclays disagreed and Mr M referred his complaint to an ombudsman. I looked at it and after discussion with Barclays, it was agreed (without the need for a final decision from our service) that:

- Barclays agreed to pay the compensation of £150.
- Barclays agreed to accept a recent bank statement as proof of address.
- Barclays agreed to remove the scanned provisional driving licence from their records.
- But in order to do this, Mr M was asked to go to a branch of Barclays with a recent bank statement (dated within the last three months) and his passport, each of those to be scanned.

Mr M agreed to this course of action.

But what happened then was that Mr M raised a different (unrelated) complaint with Barclays. He then went to a branch on 17 December 2024 and showed his passport and bank statements, and the branch took a copy.

But there appears to have been confusion caused by the new (unrelated) complaint and this meant that the new documents weren't properly scanned and recorded as they needed to be.

Barclays said they needed to brief the branch to ensure the correct processes were followed. The bank offered four dates in January 2025 for Mr M to visit the branch.

But Mr M said this wasn't necessary – he said he'd already been to the branch and showed the documents, so he wasn't going to waste his time again.

So - there was an impasse. Because of this, Barclays asked for a final decision to be issued.

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.

The issue here is that Mr M's request is an unusual and specific one – which Barclays branches wouldn't have come across very often. And so, it's necessary for Barclays to brief and guide the branch on what to do – I consider this is a reasonable approach for the bank to take.

It's unfortunate that Mr M went to the branch ahead of this – which equally, wasn't his fault and he wasn't to know that Barclays needed to pre-brief the branch.

But I don't think this is an error or the fault of Barclays – it was a simple misunderstanding. And therefore my final decision is the same as the agreement originally made between this service, Barclays and Mr M.

And so, my final decision is that:

- Barclays accept a recent bank statement as proof of address.
- Barclays remove the scanned provisional driving licence from their records.
- But in order to complete this, Mr M needs to go to a branch of Barclays with a recent bank statement (dated within the last three months) and his passport, each of those to be scanned.
- On receipt of Mr M's acceptance of this final decision, Barclays must contact Mr M to give him four dates over the course of the next four weeks – for him to go to the branch.
- Once Mr M agrees the date, Barclays will brief the branch as to what to do.
- Once completed, Barclays must pay the compensation of £150.
- Given the passage of time, I think it is reasonable for me to place a time by which this should be completed. And this is 4 April 2025. That is four weeks after the last date for Mr M's acceptance.

I hope this can now be concluded as previously agreed.

My final decision

I uphold this complaint. Barclays Bank UK PLC must:

- Accept the proof of address document and the process set out as above and then remove the scanned provisional driving licence from their records.
- Pay compensation of £150 for distress and inconvenience.

In setting out this final decision, I ask Mr M to cooperate also in the way I've set out. If he chooses not to do so and matters can't be resolved by 4 April 2025, then Barclays can consider the complaint closed and no action (or payment of compensation) needs to be completed.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 7 March 2025.

Martin Lord
Ombudsman