

The complaint

Miss S complains Barclays Bank UK PLC (Barclays) provided poor customer service when she requested the switch of her bank account to them to be cancelled.

What happened

Miss S says on 21 August 2024 she completed an online request to switch her existing bank account with another provider to Barclays. Miss S says the same day she telephoned Barclays to cancel the switch as she'd realised that she would need to have a rewards style account with Barclays, and there was no benefit to her in having that, as her existing bank account offered better incentives. Miss S says she was led to believe in that call her request to cancel the switch was being actioned.

Miss S says she hadn't heard back from Barclays and had received communications to suggest the switch was still in progress, so on the 27 August 2024 she telephoned Barclays to check what was happening. Miss S says during that phone call she was told the switch couldn't be cancelled and the agent dealing with the call was extremely rude and dismissive which led her to log a complaint.

Miss S feels under the terms and conditions of the switching scheme she should have seven days to cancel it, but as she wasn't given a choice of switching date, it wasn't possible for her to do that. Miss S says as she couldn't cancel the switch nor get back the exact style of bank account with its benefits that she had with her existing provider, the extra cost to her would be in excess of £500 per annum and more than the £175 Barclays have offered her.

Miss S says given this and the fact she experienced terrible customer service and excessive long wait times, Barclays should pay her compensation in excess of £1,000.

Barclays says under the terms of the switching process a switch cannot be cancelled once the process has started, unless it was a future dated customer request, which it wasn't here as this was actioned online by Miss S.

Barclays agreed the service Miss S received when she called on 27 August 2024 wasn't acceptable, and the agent and her line manager have been spoken to and feedback has been given and it took the matter seriously. Barclays says it has offered Miss S £175 for the upset this caused.

Miss S wasn't happy with Barclays' response and referred the matter to this service.

The investigator looked at all the available information and upheld the complaint. The investigator says while he couldn't say Barclays were at fault for not being able to cancel the switch, as this was instigated by Miss S in line with the terms and conditions, the way Miss S was treated was unfair. The investigator felt having listened to the phone call on 27 August 2024 the service offered by Barclays on that day wasn't up to the level he would expect.

The investigator felt here not only was Miss S provided with poor service from the agent she spoke to on 27 August 2024, but she was also led to believe in her earlier call to Barclays on

21 August 2024 that the switch could be cancelled adding to the stress and upset the matter caused her. Taking this into account, the investigator felt the level of redress should be at the higher end of the compensation scale for this type of complaint and recommended a total compensation payment of £250 was more appropriate, although acknowledging Barclays had taken the matter seriously.

Barclays didn't agree with the investigator's view and asked for the matter to be referred to an ombudsman for a final decision.

I sent both sides a provisional decision, where I said:

I've considered all of the evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

Having done so, I will also be upholding this complaint and I will explain how I have come to my decision.

I can understand it would have been upsetting for Miss S to have called Barclays to cancel her account switch to them, only to be told at a later date this wasn't possible.

When looking at this complaint I will consider if Barclays did enough to support Miss S when she made contact to cancel her bank account switch to them.

Miss S's complaint centres around two main issues, firstly when she called Barclays on 21 August 2024 to cancel her switch, she was led to believe this was being actioned and secondly when she called on 27 August 2024 to discuss this matter, she was treated poorly by the agent she spoke to.

The first thing to say here is Barclays have accepted that Miss S was given poor advice in the first call she made on 21 August 2024 and the agent who took the second call on 27 August 2024 didn't provide the level of service it would expect of its staff.

Barclays says it offered Miss S £175 and it has also provided feedback to the staff member involved and their line manager.

Barclays do not agree with the investigator who felt under the circumstances the level of compensation should be increased to £250.

I have listened to both of the calls Barclays refer to and it's fair to say on the first call on 21 August 2024 the agent wasn't clear and led Miss S to believe her request to cancel the switch was being processed. In the second call on 27 August 2024 the agent became frustrated and blunt with Miss S and that wasn't the level of service any customer should expect to receive. This has been acknowledged by Barclays and action has been taken regarding the second member of staff's conduct that day, that said I still take the view there was more that could have been done when Miss S initially called them on 21 August 2024.

I say this because although I understand Barclays have made the point a switch can't be cancelled unless a future switch date is agreed, under Barclay's own terms and conditions "Switching to Barclays" it says under cancelling your switch :

"If you start a switch in the app before 5pm on a working day, you'll have until 5pm the same day to cancel your instruction in branch and prevent the switch from starting".

From the information I have seen Miss S initiated the switch via the Barclays app at 12.24pm on 21 August 2024 and called Barclays to cancel this at 14.03 pm the same day, but in that

phone call the agent failed to provide that option to Miss S.

Although it's not possible to know if Miss S was in a position to visit the branch within the tight timescales available, the fact remains she wasn't told about that potential option. So, with that in mind and given the other mistakes Barclays have made, it's reasonable to say the redress should reflect this further example of poor service and advice that day.

So, with that in mind I propose Barclays pay Miss S a total of £350 for the overall poor advice and service she received when trying to cancel her account switch.

While Barclays will be disappointed with my provisional decision, I am satisfied this is a fair outcome here.

Both Miss S and Barclays responded to my provisional decision, so the case has been passed back to me to make 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.

I gave both Miss S and Barclays until 18 March 2025 to accept or reject my provisional decision, and as both parties have agreed to my provisional decision I see no reason to change it, so my final decision remains the same.

Putting things right

I instruct Barclays Bank UK PLC to pay Miss S a total of £350 for the trouble and upset caused.

My final decision

My final decision is that I uphold this complaint.

I instruct Barclays Bank UK PLC to pay Miss S a total of £350 for the trouble and upset caused.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss S to accept or reject my decision before 15 April 2025.

Barry White
Ombudsman