

## The complaint

Mr M complains that his Barclays Bank UK PLC PIN sentry device didn't work to authorise payments he tried to make. Mr M also complains about the service provided in branch when he visited to discuss the issue.

## What happened

The background to this complaint and my initial conclusions were set out in a provisional decision. I said:

*Mr M's explained that when he visited an airport to travel abroad he was unable to go to his intended destination due to visa issues. Mr M's told us that, instead, he tried to visit France and wanted to use his Barclays account to pay for accommodation. But Mr M says that the PIN sentry device provided by Barclays to authenticate payments wasn't working so he was unable to do so. Mr M has explained he had his belongings with him and had to pay for storage, a taxi to a hotel and three nights' accommodation near the airport. Mr M says the total cost came to around £500. Mr M went on to dispose of the PIN sentry device.*

*In October 2023 Mr M visited a Barclays branch. Mr M's told us he raised the PIN sentry issues with staff and explained that he'd incurred costs as a result of being unable to travel. Mr M says he asked to raise a complaint during his branch visit but was told no compensation would be paid to cover the costs he's told us about. Mr M's also told us that branch staff advised that PIN sentry devices didn't just stop working. Mr M was ultimately asked to leave the branch and staff said it had closed 30 minutes earlier.*

*No complaint was raised on Mr M's behalf by branch staff and no final response was issued.*

*In April 2024 Mr M contacted Barclays and revisited his concerns about the error he experienced when trying to use the PIN sentry. Mr M also discussed the way his branch visit was handled. Mr M raised other concerns, including Barclays' call times and difficulties he experienced obtaining statements. Barclays issued a final response to Mr M on 25 April 2024. Barclays said that when Mr M had spoken with its agent they'd offered him £50 to resolve his complaint and the offer remained open. Barclays said it was unable to investigate the error Mr M experienced with the PIN sentry device as he'd disposed of it before visiting the branch. Barclays added that there were other ways to resolve the issue and that Mr M could've called to discuss options.*

*Barclays also said that due to the passage of time, branch staff were unable to recall Mr M's visit in October 2023 so it hadn't been possible to fully investigate what had happened. Barclays ultimately didn't uphold Mr M's complaints about his PIN sentry device or his branch visit.*

*An investigator at this service looked at Mr M's complaint. The investigator thought the service provided by Barclays was poor at times and accepted the PIN sentry device hadn't worked when Mr M tried to use it. The investigator also noted Mr M had told Barclays about mental health difficulties that impacted him but felt it had failed to consider them when*

dealing with him. The investigator wasn't persuaded to award Mr M the costs he asked for but asked Barclays to pay him £150 for the distress and inconvenience caused.

Barclays didn't agree and said there was no evidence Mr M had called it to discuss the PIN sentry issues before visiting the branch. Barclays added that whilst its systems recorded that Mr M's mental health concerns, there were no specific adjustments noted that it was required to make for him. Barclays confirmed its offer of £50 remained open to Mr M.

Mr M didn't agree with the investigator's recommendation. Mr M said because of problems with the PIN sentry device he'd incurred a £500 loss. Mr M also said Barclays' actions had impacted his mental health and confirmed he didn't accept the settlement of £150. As neither party accepted the investigator's view, Mr M's complaint has been passed to me to make a decision.

### **What I've provisionally 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'm aware I've summarised the events surrounding this complaint in less detail than the parties involved. No discourtesy is intended by my approach which reflects the informal nature of this service. I want to assure all parties I've read and considered everything on file. In particular, I want to assure Mr M I've read and considered all the information and comments he's made when bringing his complaint. I'm satisfied I don't need to comment on every point raised to fairly reach my decision. And if I don't comment on something, it's not because I haven't considered it. It's because I've focused on what I think are the key issues. My approach is in line with the rules we operate under.*

*I'm going to begin by looking at the PIN sentry problems Mr M experienced. Mr M's told us that a trip he intended to make had to be cancelled at the last minute. As a result, Mr M wanted to travel to France and tried to use his Barclays account to book accommodation. Mr M's explained the PIN sentry device didn't work to approve the payment which meant he was unable to travel. Mr M then booked hotel accommodation near the airport he'd intended to travel from, a taxi and storage totalling £500. I don't doubt what Mr M's told us and accept he did try to use the PIN sentry device to make a booking after his original travel plans changed. Unfortunately, as the device wasn't retained, Barclays hasn't been able to say why it wasn't working.*

*I note that Barclays' final response to Mr M says that using the PIN sentry to make a payment wasn't his only option. Barclays gave information about the options available which included calling it. I think that's a reasonable point. Mr M's told us that when his PIN sentry didn't work, he booked alternative accommodation and incurred associated expenses. But I think Barclays makes a reasonable point when it says that Mr M had other options to try and make the payment if the PIN sentry wasn't working. We'd normally expect consumers to try and mitigate any losses and I'm satisfied there were other options Mr M could've explored by contacting Barclays at the time.*

*I'm very sorry to disappoint Mr M as even though I accept he most likely did have problems when trying to use the PIN sentry device, I haven't been persuaded to tell Barclays to cover his additional expenses.*

*Barclays has explained there's no record of Mr M calling it between October 2023 and when he called to complain in April 2024. I've looked at Barclays' contact records and can confirm that's the case.*

Mr M's told us about his branch visit after he was unable to travel. Barclays contact records show Mr M did visit a branch on 6 October 2023. The note says Mr M was offered a replacement PIN sentry device but declined. The note also said the mobile phone number recorded on Mr M's profile was out of date and updated. The note added that Mr M wanted compensation for his expenses and that he thought his existing PIN sentry was faulty and had been disposed of. But the notes don't indicate that Mr M attempted to raise a complaint in branch or that he was asked to leave.

I've carefully considered the available information. Where information or evidence is incomplete or unavailable, I'll base my decision on the balance of probabilities. That is, what I consider most likely to have occurred having considered everything available. Having looked at the evidence on file and taken Mr M's comments into account, I think it's more likely than not that he did try to raise a complaint in branch on 6 October 2023. The note records Mr M experienced difficulties using his PIN sentry and wanted compensation for the expenses he says he incurred as a result. So it's established that Mr M visited the branch and discussed the issues he had with the PIN sentry and asked for compensation.

In my view, it's more likely than not that Mr M did complain in branch and I think Barclays should've done more to record that and investigate. Mr M's told us he was ultimately asked to leave around half an hour after the branch closed and was told by staff that there was nothing further they could do to help. I see no reason to disbelieve what Mr M's told us and can appreciate why he was upset. But I have to take Barclays' position into account as well. The branch staff confirmed there wasn't anything further they could do and the branch had already closed. It appears to me that the situation in branch had hit an impasse at that point and I haven't been persuaded it was unreasonable for Barclays staff to ask Mr M to leave as the branch had already closed. As I've said, I would've expected them to raise a complaint for Mr M but overall, I'm unable to agree that the branch staff acted unreasonably when they asked Mr M to leave.

I note Mr M's concerns that Barclays failed to take his mental health concerns into account. Barclays has provided systems evidence that shows it is aware of Mr M's situation but the information on file doesn't ask it to make specific adjustments. I can see how the situation in branch would've been upsetting, especially given what Mr M's told us about his mental health. I'm satisfied the service provided could've been better and that Barclays ought to have done more to help Mr M during his branch visit.

Our investigator asked Barclays to pay Mr M £150 in recognition of the difficulties with his PIN sentry and the service provided. I've considered all the information on file and I'm satisfied there were service issues and that Barclays failed to record Mr M's complaint during his branch visit. In my view, the fairest approach is for Barclays to pay Mr M some compensation for the distress and inconvenience caused. In my view, a payment of £150 reasonably reflects the impact of the issues raised on Mr M and is a fair way to resolve his complaint. So I'm going to proceed on that basis and award £150 to Mr M for the distress and inconvenience caused.

I'm very sorry to disappoint Mr M but for the reasons I've noted above, I haven't been persuaded to tell Barclays to cover the expenses he's requested. And whilst I don't doubt how distressing the issues raised have been for Mr M, I'm satisfied that a payment of £150 in recognition of the distress and inconvenience caused is fair and reasonable in all the circumstances.

I invited both parties to respond with any new comments or information they wanted me to consider before I made my final decision. Barclays responded and confirmed it's willing to

proceed in line with my provisional decision and pay Mr M £150 for the distress and inconvenience caused.

Mr M responded and said he felt the provisional decision missed some important points. Mr M said Barclays and I assumed that when the PIN sentry device failed he should have reacted in the same way as someone who doesn't have a mental illness. Mr M explained he was in a high state of distress and panic and wasn't able to follow the same process as someone who doesn't suffer with his medical conditions. Mr M added he feels reasonable adjustments ought to have been made. Mr M also said that when he later visited a branch, staff told him he had to wait to raise a complaint and that there was no record of him complaining at that time. Mr M added he had no idea of the branch closing time when he visited and thought it was around 5pm when it was actually 3pm. Mr M said the branch manager threatened to call security and told him Barclays wasn't willing to cover his costs.

I recently contacted both Mr M and Barclays to explain that, in light of the additional information provided, I intended to increase the settlement to £350 in recognition of the distress and inconvenience caused. I noted Mr M had provided further details of how his branch visit had been handled and the failure to raise a complaint had impacted him.

Mr M responded and confirmed that whilst he remained very unhappy with Barclays' actions and the way his branch visit was handled he was willing to accept. I didn't receive a response from Barclays.

### **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'd like to thank Mr M for the level of detail provided in his responses and assure him that I do not disbelieve him concerning the impact the issues raised have had on him. I understand Mr M suffers with mental health concerns that are particularly impacted by stressful situations like he found himself in at the airport. And I appreciate that may have impacted his actions when the PIN sentry device failed. But, in relation to the payment problems, my role is to consider whether Barclays actions were unreasonable and whether its decision to decline his request for compensation in terms of his hotel expenses was fair. I also need to consider how Mr M's branch visit was handled by Barclays.

As I said in my provisional decision, I don't doubt Mr M had problems with the PIN sentry device but because it was disposed of before Barclays was able to investigate the problem, we don't know what happened. Mr M's told us that due to the stress of the payment device not working he stayed in a hotel local to the airport. But I think it's fair to note the wider background to Mr M's complaint and that during his airport visit he'd already been told he was unable to travel to the original country he intended to visit due to visa issues which would've been very stressful as well. It was after Mr M was unable to travel to the intended country he looked at booking alternative accommodation when the payment issues arose. So whilst I don't doubt the PIN sentry problems did add to Mr M's distress, I haven't been persuaded that Barclays was responsible for all the difficulties he faced at the airport or being unable to travel.

I understand Mr M's point that because of his mental health he may react to stressful situations differently. But I'm not persuaded that because the PIN sentry didn't work when Mr M tried to make a payment it follows that it's fair for me to tell Barclays to cover his hotel costs to stay close to the airport and for storage, amounting to £500.

Mr M has complained that Barclays failed to make reasonable adjustments for him. In other words, has failed their duty to make reasonable adjustments under the Equality Act 2010. I've taken the Equality Act 2010 into account when deciding this complaint – given that it's relevant law – but I've ultimately decided this complaint based on what's fair and reasonable. If Mr M wants a decision that Barclays has breached the Equality Act 2010, then they'd need to go to Court.

Barclays has forwarded evidence from its systems where it's noted Mr M has a vulnerability. But the systems notes record that no support requirements were given by Mr M and no specific reasonable adjustments he required were noted. So whilst I agree Barclays needed to treat Mr M fairly, especially given what he's told us about his mental health, I haven't seen any evidence that shows he asked it to make a specific reasonable adjustments.

With the above being said, Barclays was aware Mr M was vulnerable due to his mental health so needed to be mindful that it was treating him fairly and taking that into account. I think that was especially important during Mr M's branch visit on 6 October 2023.

I've thought carefully about what Mr M's told us concerning how his branch visit was handled by Barclays. Mr M's explained that in addition to amending some personal information and cancelling his online banking service when in branch, he went over the circumstances of his complaint with a member of staff. Mr M's confirmed the full details of his complaint were noted by the member of staff who was helping him. But Mr M says the branch manager then interrupted his dealings with the original member of staff and told him no compensation would be paid and that he had to leave the branch as it was closed or security would be called. I can understand that in the circumstances of Mr M's visit, the way he's explained he was told to leave caused further trouble and upset.

Why the complaint Mr M made in branch on 6 October 2023 wasn't referred to the relevant team to deal with hasn't been established. I understand Mr M feels there's more to say in terms of why his complaint wasn't taken forward by branch staff. But the branch staff have already confirmed they don't recall Mr M's visit. It's not now possible to say exactly why no complaint was raised but I've taken Barclays' failure to do so into account when deciding how to resolve Mr M's complaint.

I can see that the way Mr M's branch visit was handled caused him an unreasonable level of distress and that it should've been handled with a greater degree of sensitivity by Barclays. And I can see the level of frustration Barclays' failure to raise Mr M's complaint caused. Having taken the information Mr M's provided and his response to my provisional decision into account, I think an increased settlement to reflect the level of distress and inconvenience caused is fair. As a result, I contacted both parties to explain I intended to increase the award to £350. Mr M's confirmed that while he remains unhappy with Barclays' actions, he's willing to accept and proceed on that basis. Barclays didn't respond with further comment or information for me to consider. As a result, I'm upholding Mr M's complaint and directing Barclays to pay him £350 in recognition of the distress and inconvenience caused.

### **My final decision**

My decision is that I uphold Mr M's complaint and direct Barclays Bank UK PLC to pay him £350 for the distress and inconvenience caused.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 23 April 2025.

Marco Manente  
**Ombudsman**

