

The complaint

Mr M complains about the poor customer service he received from Barclays Bank UK PLC when he was switching his current account over to them.

What happened

Mr M wanted to switch his current account over to Barclays to take advantage of a promotion they were running in July 2024. He already had a credit card account with them. He was told he could complete the switch using the Barclays App but had difficulties with this. Mr M says that despite being aware that he has mobility issues Barclays insisted that he needed to visit a branch to open his account.

When Mr M complained about having to attend a branch Barclays agreed to cover his taxi fare and paid him £25 towards this. Mr M remained unhappy that he needed to attend the branch at all. During his visit he asked to use the toilets in the branch and was told they had no customer toilets. Due to this Mr M says he had an accident as he arrived home as he wasn't able to get to his bathroom quickly enough.

The notes Barclays have provided of their calls with Mr M indicate that when he called them on 16 July 2024 to open an account he was asked whether he required a home visit due to his mobility issues. Vulnerability markers were added to Mr M's account notes during this call with his consent.

On 22 July 2024 Mr M visited his local branch for support with his account switch. He said his daughter had assisted him with the switch on the Barclays App, but this hadn't been done correctly. It's noted that Mr M said he'd made numerous calls and had not been called back, and he couldn't wait for them to call, or arrange a home visit, if he was going to benefit from the switch incentive payment.

He raised a complaint about having to attend the branch which he was told on 29 July 2024 Barclays regarded as resolved, as they'd agreed to cover his taxi fare.

On 2 October 2024 Mr M called Barclays to complain that he'd received a call from the branch manager who showed little empathy, suggested he should use another accessible branch due to his mobility issues, and wouldn't agree to offer him any compensation relating to the complaint about his visit to the branch in July 2024.

Barclays sent Mr M their final response letter on 18 November 2024. They didn't uphold his complaint. They said they'd found no evidence of a bank error. The letter said Mr M had raised multiple issues relating to the service he received in branch but concentrates on his request to use the toilet which had been refused. And says to resolve all of these issues the branch manager had agreed to cover his taxi fare as a gesture of goodwill.

Unhappy with the response he'd received from Barclays Mr M referred his complaint to our service. Our investigator considered the case and upheld Mr M's complaint. She said it wasn't clear why Barclays hadn't been able to help Mr M open his account over the phone.

She'd asked Barclays to provide call recordings or other available evidence to understand if it was necessary for Mr M to visit the branch. Barclays hadn't provided this information so she said she was persuaded by Mr M's testimony. And she felt it was reasonable for him to attend the branch on 22 July 2024 after trying to get help from Barclays over the phone.

As Barclays had placed a vulnerability marker on Mr M's account on 16 July 2024 because of his mobility issues and she said booking a home visit appeared to be a possibility so she felt his trip to the branch was avoidable.

She felt that due to his vulnerabilities, despite assistance from his daughter, Mr M would have found an unnecessary trip to the branch more distressing than a typical customer. In the branch Mr M has said he had to walk around a lot, which was difficult due to his mobility issues, which Barclays were aware of before his visit.

In respect of access to a bathroom our investigator said it wasn't clear if Mr M had made Barclays aware of this issue prior to his visit. And that there's no legal requirement for Barclays to provide public toilets in branch. Given the potential security issues she said she could understand why Barclays didn't suggest Mr M could use their staff facilities.

But she didn't think the £25 Barclays had paid to cover Mr M's taxi fare was sufficient redress for the distress he experienced and said they should pay him a further £100.

Barclays accepted our investigator's opinion but Mr M felt that a further £100 wasn't sufficient compensation for the distress and inconvenience he'd experienced, and he wanted £200.

Our investigator then provided a further opinion in which she said she'd reconsidered the impact that visiting the branch had on Mr M and given his vulnerabilities, which Barclays were aware of, it was clear the visit had caused him significant distress. From the evidence Barclays had provided she was satisfied they could have done more to assist him. So she recommended they pay £200 in compensation, in addition to the £25 they'd already paid.

Mr M accepted our investigator's further opinion, but Barclays didn't. They provided transcripts of the of their calls with Mr M on 16 July 2024. And said they'd tried to assist him with the mobile app and set up a branch appointment for him.

Barclays say Mr M wasn't offered a home visit as these were suspended in March 2020 during the Covid lockdown and have never been reintroduced. And that they did all they could to assist Mr M in opening his current account, so the £100 compensation our investigator initially recommended is sufficient.

The case has now come to me for a 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 M had two calls with Barclays on 16 July 2024 to try and get assistance opening a current account with them. Barclays have now provided us with transcripts of those calls. The first agent Mr M spoke to tried to help him opening an account via the Barclays App. But told Mr M he thought it might only be possible if he already had a current account.

The agent was aware of Mr M's mobility issues and said while he'd normally have to go into branch to open an account and provide identification, he get in touch with his local branch

and get them to call him to arrange an appointment. He asked Mr M whether he knew about home visits, and if this was something he'd want to do. Mr M replied "OK. I need an appointment, don't I."

Mr M agreed to the agent sending an email to his local branch, who were to contact him on his mobile about an appointment. And from the transcript provided I think it was reasonable for Mr M to come away from that call thinking the branch were going to contact him about a home visit.

Mr M called Barclays again later on 16 July 2024 saying he'd been waiting for a call from them about opening a new current account. And about arranging a home visit. The agent he spoke to told him he should be able to open a current account through the app, which was contrary to what he was told during the first call. When he said he'd struggled to do this she said she'd see what other options he had. The note of the call then ends.

Barclays have provided evidence to confirm that home visits were suspended by them in 2020 and have never been reintroduced. This is something that the agents Mr M spoke to should have been aware of. So he should never have been offered a home visit. And this was something the agent raised, not something Mr M asked for.

It appears from the calls that the reason Mr M wasn't able to open his current account using the Barclays app may have been that he needed to provide identification and proof of address. While Barclays need certain documentation to open an account they should have been clear about this with Mr M.

I think it was reasonable to for Barclays to cover Mr M's taxi fare for his visit to the branch, given what he'd told them about his mobility problems. I can't see that before his visit Mr M shared with Barclays that he might need to use a toilet on short notice. And I can't see that he stressed at the time of his visit that his request was urgent. If he had it might have been possible for them to arrange for him to be accompanied to use their staff facilities. But as our investigator has said there's no requirement for banks to provide public facilities so I can't say Barclays did anything wrong.

But overall I think Barclays could have done more to assist Mr M. They should have been clear from the outset what he needed to do to open a current account, and he shouldn't have been offered a home visit when they are no longer available.

Taking into account Mr M's vulnerabilities I don't think the £25 Barclays paid to cover his taxi fare was sufficient compensation for the level of customer service he received and the distress and inconvenience this caused him. I think the appropriate level of compensation is £200 in addition to the £25 already paid.

My final decision

For the reasons set out above my final decision is that I uphold Mr M's complaint about Barclays Bank UK PLC.

And to put things right I require them to pay £200 compensation for the distress and inconvenience he's suffered as a result of the poor level of service they provided. This is in addition to the £25 paid in respect of his taxi fare.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 27 June 2025.

Patricia O'Leary
Ombudsman