

## **The complaint**

Mr M complains about Barclays Bank UK PLC (Barclays) when he attempted to open a bank account, and how they treated him afterwards.

## **What happened**

In March 2025, Mr M went to a hub of Barclays to enquire about opening an account, and was given information but told that an appointment was required to do this. Mr M called and made an appointment that day which he attended. The staff member who dealt with Mr M declined to open the account due to the verification documents that Mr M brought with him.

Unhappy with what happened, Mr M called Barclays multiple times on the same day, attempting to raise a complaint about what had happened. Barclays said that as Mr M was not a customer, they could only log feedback, but this would bring with it a right to escalate the complaint, if necessary to our service, which Mr M did.

A few days later, Mr M applied for a bank account with Barclays, but online and this was successful. Unhappy that Barclays rejected a document for account opening in person ,which he subsequently used successfully online, Mr M added this to his complaint. As Barclays spoke to Mr M, they sent him a letter closing the matter.

As Mr M had already brought his complaint to our service, our investigator looked into the matter and concluded they would not be asking Barclays to do anything further. Our investigator said that the documents Mr M brought to the hub simply didn't meet Barclays' account opening criteria.

Mr M disagreed with this outcome, and reiterated that Barclays online did accept what they previously refused to accept in the hub, therefore, the case should go to an Ombudsman.

## **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've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint. Having done so, and while I recognise this will come as a disappointment to Mr M, I have decided not to uphold the complaint for broadly the same reasons as the investigator stated in their view.

What appears to be the crux of this complaint, looking over the correspondence between Mr M and our investigator, is Barclays' refusal to accept the documents Mr M brought to the hub, but to then successfully accept them when he applied online. Reviewing the testimony and evidence that Barclays supplied, it appears that other checks were performed within Mr M's online application which resulted in the account acceptance. As I hope Mr M can appreciate, I can't go into any detail around these checks for security reasons, so I acknowledge any frustration he may experience here.

In terms of the documents that Mr M supplied within the visit, I wasn't there that day to verify what paperwork he provided, compared to what he supplied within the online opening so understandably, I can't address this in any detail.

I note from listening to Mr M's calls with Barclays that he was unhappy that they would not log a complaint, only feedback. This relates to complaint handling, which is outside of this service's jurisdiction, but I would say that each firm we deal with is entitled to design and use relevant procedures around complaints, subject to regulator approval. Despite Mr M's unhappiness about this aspect, Barclays did initially offer feedback as a reasonable alternative to a complaint, and I can see that a complaint was eventually logged which gave Mr M the right to bring it to our service which he successfully did. Therefore, I don't consider I need to address this aspect any further.

I did want to make a suggestion if Mr M remains concerned about how Barclays runs certain aspects of their business and wanted to pursue his points, that he can raise them in writing to the regulator, the Financial Conduct Authority (FCA). He should be aware, however, that the FCA won't consider individual complaints.

In conclusion, it seems very unlikely that Barclays would have declined documents which met their requirements. Therefore, I'm persuaded that this is a case in which what Mr M brought to the hub that day did not meet Barclays' account opening criteria; criteria which they are entitled to have in place.

It's always regrettable to hear about a simple process such as account opening turn into a prolonged complaint, and while Mr M is likely to be unhappy with my decision, I have to base that decision on the evidence and facts presented; therefore, I can't ask Barclays to do anything further.

### **My final decision**

For the reasons I have given it is my final decision that the complaint is not upheld.

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

Chris Blamires  
**Ombudsman**