DRN-5648867

The complaint

Mr M has complained that he is being disadvantaged as a result of being a Barclays Bank UK PLC ("Barclays") Wealth customer, because he's unable to receive the Premier account benefits on his account.

What happened

When Mr M's customer profile was changed to being a Barclays Wealth customer in 2009, Mr M says he was told it would not disadvantage him in any way. However, when Mr M wanted to access the benefits provided by the Premier account, he says he was told that he could not access them as a Wealth customer.

Unhappy with this, Mr M complained to Barclays. Barclays issued its final response to the complaint on 6 January 2025, upholding the complaint. In response, Barclays acknowledged that its Premier banking telephone line is open 24 hours a day, but said at present it doesn't intend to change the working times for the Wealth Client Services telephone number. Barclays also explained that Wealth clients would need to sign up to the Blue Rewards package to receive similar benefits to the ones that are provided to Premier Banking customers. Barclays acknowledged Mr M's concerns and paid him £60 to cover 12 months' worth of Blue Rewards fees.

After Mr M referred his complaint to this service, one of our investigators assessed the complaint and they concluded that Barclays had not provided Mr M with a reasonable explanation as to why he can't have a Premier account. As such, they recommended that Barclays pay Mr M a further £40 compensation and asked Barclays to provide Mr M with an explanation as to why he can't open a Premier account.

As Barclays didn't respond to the investigator's assessment, the matter was referred for an ombudsman's decision. Since then, Barclays has responded. It confirmed that it had paid the additional £40 to Mr M and provided more information about how Mr M can access the Premier account benefits.

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.

Having reviewed everything, including Barclays' responses received since the investigator referred this complaint for an ombudsman's decision, I agree with the conclusions that the investigator reached. I will explain why.

Given that Mr M is a Wealth client, and given that he says he was promised that being a Wealth client wouldn't disadvantage him, I can understand why Mr M was unhappy that he was told that to receive the benefits of the Premier account (which is free for Premier customers) he'd need to pay for a Blue Rewards package.

Since the investigator carried out their assessment, Barclays has since provided further details about the issue at stake. Barclays has explained that Wealth clients can't currently transition over to being a Premier customer. Instead, if Mr M wants to become a Premier customer, he would need to close his existing accounts and then open a Premier account. Barclays acknowledges that this won't necessarily be a preferable course of action for all customers as they would lose their saved payment details and access to their historical transaction data.

However, the important thing here is that Barclays has explained that Mr M *can* open a Premier account without having to close his Wealth accounts. So, it seems that Mr M was incorrectly told that he can’t open a Premier account whilst he remains a Wealth client, when that is not actually the case. Barclays has however explained that, most retail banking staff would have limited access to his details. This is because there would still be a Wealth marker applied to his Premier account. Barclays says that this can lead to difficulties during branch visits or when calling retail call centres. Although Barclays did say that some things could still be accessed by the retail banking staff, such as fraud blocks. So it is the case that if Mr M wishes to open a Premier account, he can do so, but he should still contact the Wealth Client Services team for most day-to-day banking issues.

Therefore, to answer Mr M’s complaint, Barclays has confirmed that he can open a Premier account - so that he can obtain the benefits it provides without having to pay the Blue Rewards fee. But he should be aware that there may be some limitations in terms of what the retail banking staff can do and access on his account due to him being a Wealth client. I appreciate that Mr M may not be fully happy with this outcome. But equally, it is beyond the remit of this service to tell business how they should operate or what products they offer their customers. And I do think that the £60 and £40 that Barclays has already paid Mr M is reasonable compensation for what has happened to date about this specific issue.

To help resolve matters for Mr M, the investigator asked Barclays to reach out to Mr M to discuss this further, so he can make an informed decision about whether to open a Premier account. Again, given the information that Barclays has shared with this service, I think that is reasonable, because Mr M says that he’d previously been told that he can’t open a Premier account. So I think Barclays should reach out to Mr M (if it has not done so already) so that he can make an informed decision about whether to open a Premier account or not.

Putting things right

So, in addition to the £100 that Barclays has already paid Mr M, to help Mr M make an informed decision, I require Barclays (if it has not done so already) to contact Mr M to explain the restrictions that a Wealth marker would have if he were to open a Premier account and to clearly explain what options are available to him.

My final decision

Because of the reasons given above, I uphold this complaint and require Barclays Bank UK PLC to do what I have outlined above, to put matters right for Mr M in full and final settlement of this complaint.

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

Thomas White
Ombudsman