DRN-5663254

The complaint

Mr Z complains about the information that Barclays Bank UK PLC ("Barclays") website provides regarding the opening hours and availability of services at one of its local banking hubs. In particular Mr Z doesn't believe it was made it sufficiently clear when Barclays Community Banker was available resulting in a wasted trip to one of its banking hubs.

What happened

Mr Z was having difficulty using the Barclays mobile banking app and says after being disconnected three times when trying to contact Barclays over the phone he felt he had no choice but to take the day off as annual leave to visit a Barclays branch in person to resolve the issue and to potentially open a new credit card account.

After consulting Barclays website regarding opening hours Mr Z attended one of Barclays banking hubs on 9 January 2025, but when he arrived he was informed by staff that advisors were only available on Tuesdays. This caused Mr Z significant inconvenience as he had taken time off work and incurred travel costs and so Mr Z complained to Barclays that the information provided about its opening times and services available was misleading.

Barclays didn't uphold this complaint point of Mr Z and so Mr Z brought his complaint to this service. Mr Z says Barclays staff confirmed he was not the only one misled by the published information and wants Barclays to compensate him £250 for the financial loss incurred due to having to take the day off work as annual leave.

One of our investigators looked into Mr Z's concerns but didn't agree Barclays had failed to make the availability of the Community Banker clear and so didn't think Barclays had made an error or treated Mr Z unfairly.

Mr Z disagreed, he says Barclays website fails to clearly communicate or explicitly limit the days the community banker was available and believes the way the information is structured leads to a false impression that services are available Monday to Friday during the posted opening times.

And so Mr Z has asked for an ombudsman's decision on the matter.

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.

Firstly, I need to make it clear here I am only looking at Mr Z's complaint regarding his visit to one of Barclays community banking hubs and not the issues Mr Z has experienced with its app and the disconnected phone calls as I can't see Barclays has had a chance to address these complaint points and so Mr Z needs to raise these with Barclays first.

I hope that Mr Z won't take it as a discourtesy that I've condensed his complaint in the way that I have. Ours is an informal dispute resolution service, and I've concentrated on what I consider to be the crux of the complaint. Our rules allow me to do that. And the crux of Mr Z's complaint is that Mr Z doesn't believe Barclays makes the availability of its Community Banker at its hub sufficiently clear resulting in Mr Z wasting a day's annual leave due to him visiting a branch when the services he was after weren't available.

It might be helpful to explain here I don't have the power to tell Barclays how it needs to run its business – such as what banking services it provides, how or when or how it communicates the messages it conveys about this. These are commercial decisions and not something for me to get involved with.

My role rather is to look at problems that Mr Z has experienced and see if Barclays has done anything wrong or treated him unfairly. If it has, I'd seek to put Mr Z back in the position he would've been in if the mistakes hadn't happened. And I may award compensation that I think is fair and reasonable.

And after considering everything I'm in agreement with our investigator and don't think there is anything much more of use I can add.

Mr Z believes the display of the Community Banker's availability under the opening hours on Barclays website creates the impression they are only available on Tuesdays from 9.00am – 1.00pm and then 2.00pm – 5.00pm and that the rest of the week appears to indicate full-day availability.

But I disagree. The opening hours are listed for each day separately as 9.00am-5.00pm Monday to Friday and it is only on a Tuesday it says:

Tuesday	9.00am-5.00pm
	Barclays Community Banker available 9.00am-
	1.00pm and 2.00pm-5.00pm

If the Community Banker was available on other days, I'd expect it to be listed on those other days.

Just below this under "Important information" it states every hub has a counter service offering the following:

- Pay in cheques
- Check your balance
- Business customers can exchange banknotes for coin

It then explains that on a *"Tuesday"* there will be a staff member from Barclays for customers to come and talk to and lists what other services they'll be able to help with:

- Money management and digital banking
- Fraud and scams advice
- Bereavement and power of attorney assistance
- Payments and transfers

I appreciate that it doesn't say that the Community Banker is "only" available on a Tuesday but nor does it say they are available any other day and I wouldn't expect a business to list all the hours and services that it isn't offering.

Furthermore, I appreciate that a search engine Mr Z used on Barclays opening hours might have shown a third party's display/representation of this and not provided all the information Mr Z needed. But I can't hold Barclays responsible for how a third party displays this information.

Barclays actual website correctly displays the opening hours under the same heading and the services provided directly under this. I don't doubt Mr T genuinely thought a Community Banker would be available to help him with all the issues he had, but unfortunately, I think this belief comes down to an incorrect presumption on his behalf and I don't think it would be fair to penalise Barclays for this.

And so it follows that I don't think Barclays has made an error or mislead Mr Z about the opening hours or services its hub provides and so I do not uphold this complaint.

My final decision

For the reasons I've explained, I do not uphold Mr Z's complaint against Barclays Bank UK PLC.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr Z to accept or reject my decision before 8 September 2025.

Caroline Davies
Ombudsman