DRN-5669148

The complaint

Miss R, who is represented by her father, complains Barclays Bank UK PLC said she had to attend an appointment during school hours in order to open an account and that it asked her questions she didn't understand given her age.

What happened

Miss R's father has an account with Barclays and wanted to help his daughter open one too.

Miss R's father says Barclays told him that his daughter would have to attend an appointment between 9am and 3pm Monday to Friday in order to open an account. In other words, that she'd have to attend an appointment when she was meant to be in school. He says he was very unhappy about this.

Miss R's father says his daughter ended up attending the appointment on a day when she was unwell – meaning she wasn't in school. He says she was asked questions that she didn't understand given her age. Her account was opened later on that day.

Miss R's father complained to Barclays saying that it should be offering appointments outside of school hours – to ensure it wasn't discriminating against children – and that it should be providing a better service.

Barclays looked into the complaint and said that it couldn't uphold it as it hadn't identified any errors on its part. Miss R's father was unhappy with Barclays' response and so complained to our service.

One of our investigators looked into this complaint and said that Barclays had caused Miss R some distress – because she'd ended up having to attend an appointment on a day when she was unwell. They recommended £50 in compensation. They didn't think the questions Barclays had likely asked Miss R were wholly unreasonable.

Miss R's father wasn't happy with our investigator's recommendations. They said that £500 in compensation would be more appropriate. Nor was Barclays. It said that it wasn't aware that Miss R was unwell on the day of the appointment and that Miss R's father had been able to book it from the comfort of his own home. Ultimately, Miss R's father asked for this complaint to be referred to an ombudsman for a decision. It was, as a result, passed to me.

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.

Barclays has sent us incorrect information on several occasions during our investigation of this complaint. It told us, for example, that Miss R shouldn't have needed to attend an appointment in order to open her account when we first started investigating and was prepared to apologise for misinforming her. It subsequently apologised saying that the information it had given us was incorrect and that she did need to attend an appointment but this could be a video appointment as her father was already a customer. Barclays also told that it had no record of Miss R having opened an account – it assumed she'd abandoned the process – when in fact she had opened an account. Again, Barclays apologised – after we'd sent it evidence that it had opened an account for Miss R on the day of the appointment. Barclays has also been unable to send us a list of the questions Miss R was asked and the answers she gave despite saying that the appointment would have been recorded. None of this is entirely helpful. Barclays has, however, been able to confirm that it only offered appointments to its customers between 9am and 3pm Monday to Friday at the time. I can see the logic behind this – it frees up staff to do other tasks outside of these times – but I can also see the point that Miss R's father has made, namely that this is when children are ordinarily in school. In short, it's odd encouraging children to open accounts from an early age whilst only offering appointments in order to do so when they're ordinarily in school.

In this particular case, I'm satisfied that Miss R's father ended up booking a video appointment for his daughter on a day when she was off school as she was unwell because Barclays was at the time only offering appointments between 9am and 3pm Monday to Friday. I agree that this is not ideal and that it likely caused Miss R distress.

In this particular case, I can't say for certain what questions Miss R was asked, but if they were based on the standard list of questions Barclays has sent us then it's clear that many of them wouldn't make sense as they wouldn't be relevant to a child. For example, the standard list Barclays has sent us mention asking the customer if they work or they're retired, amongst other things. If they were along the lines that Miss R's father has suggested – for example, questions about scams and money laundering – then I agree that some of them wouldn't make sense to a child and would be confusing. That doesn't mean I don't agree with Barclays that children should be taught some basic lessons about security from an early age. I don't think Miss R's father would disagree with that either.

Putting things right

In this case, it's important that I bear in mind that this is Miss R's complaint – not her father's complaint – and that any compensation I award has to be for the impact on Miss R.

Based on everything that I've said, I'm satisfied that opening her account would have been a confusing experience for Miss R on a day when she wouldn't have been feeling great and that it would have likely made the day harder than it should have been. For that reason, I agree that £50 is a fair and reasonable award. So, that's the award I'm going to make.

My final decision

My final decision is that I'm upholding this complaint and require Barclays Bank UK PLC to pay Miss R £50 in compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss R to accept or reject my decision before 5 August 2025.

Nicolas Atkinson
Ombudsman