

## **The complaint**

Miss S on behalf of her daughter Miss W complains about the service received from Barclays Bank UK PLC ("Barclays") following unrecognised transactions on Miss W's account. In particular, Miss S is unhappy with the service Miss W received over the phone and says Barclays errors in recording her details resulted in Miss W failing security and not being able to access her money for three months.

## **What happened**

Miss W holds an account with Barclays. Miss W advised Barclays that she had received a message to say that a transaction had been declined from her account when she hadn't used her debit card. Barclays applied a block to her card and asked Miss W to contact it.

Miss W called Barclays on 1 March 2025 but failed security as the answers she provided to her email address, first line of her address and town she was born in didn't match what Barclays held. Miss W advised she was having difficulty in setting up the Barclays app following getting a new phone and was advised to attend branch with ID to have the block lifted and the call was terminated.

Due to daily work and school commitments and not having the required ID, Miss W and Miss S were unable to attend branch. Miss S raised a complaint with Barclays about all this on Miss W's behalf. Miss S believes Barclays were being discriminatory and unhelpful due to her daughter's age. Barclays listened to the call between Miss W and its agent and agreed they could've been more empathetic and provided feedback in this regard but didn't think it had made an error or that compensation was warranted. Being unsatisfied with this Miss S brought Miss W's complaint to this service.

Following this Miss W and Miss S attended branch at the end of May 2025. During the visit Miss W updated her address and the block was lifted and a new debit card issued. Miss S says she saw on screen that her name was spelt incorrectly and was told by a Barclays adviser that this is the reason for the error in the answers Miss W provided and the reason she failed security.

Barclays says Miss W's name was not the cause of her failing security as it was not spelt incorrectly and matched the passport information provided when opening the account. Furthermore, she was never asked to spell her name which is evidenced in the call provided and that Miss W was only asked her full name and date of birth which she answered correctly.

Barclays says the errors were that Miss W had changed her address and failed to notify Barclays about this which resulted in her failing security and having to visit a branch to update her address.

One of our investigators looked into Miss W's concerns but didn't agree that Barclays had made any errors in recording Miss W's details or provided incorrect information or processes when applying the block to Miss W's debit card. They thought that Miss W failed security due to answering Barclays questions incorrectly and so didn't think it unreasonable that Barclays requested her to attend branch to have the block lifted.

But they thought the service Barclays provided over the phone could've been better and that it could've been more empathetic and understanding when Miss W was trying to clear security and so thought that Barclays should compensate Miss W £50.

Barclays didn't agree Miss W's complaint warranted compensation as it says it didn't make any errors.

Miss S doesn't believe that £50 compensation is a fair or sufficient resolution given her daughter was without access to her account for three months. Miss S wants Barclays to acknowledge its errors and for the original phone call to be reviewed and an appropriate compensation offer made. And so Miss W's complaint has been progressed 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.

My role is to look at the problems Miss W has experienced and see if Barclays has done anything wrong or treated her unfairly. If it has, I would seek – if possible - to put Miss W back in the position she would've been in if the mistakes hadn't happened. And I may award compensation that I think is fair and reasonable.

And having listened to all the phone calls and considered everything carefully I'm in agreement with our investigator and I don't think there is anything more of use that I can add.

In this case there is no dispute that Miss W failed security. What is in dispute is why. Miss S says this was due to Barclays recording of Miss S's surname being incorrect. And Barclays says that Miss W failed security due to Miss W providing an email, postal address and town of birth that didn't match its records.

And having seen a copy of Miss W's passport and listened to the phone call in question I'm in agreement that Miss W failed security due to providing incorrect answers to what Barclays held on its system and had nothing to do with how Miss S's name may or may not have been recorded in Barclays system. And as such I can't say that Barclays did anything wrong when it asked Miss W to attend branch with ID in order to have the block lifted.

I appreciate that Miss S feels strongly that as Barclays was able to verify Miss W to raise and discuss her complaint that it should've also been able to issue a new debit card without attendance at branch. But giving access to a customer's account and money is different to raising a complaint.

As I'm sure both Miss W and Miss S appreciate Barclays has a duty to ensure that it safeguards its customers money and in this case as there had been an unrecognised transaction on Miss W's account and Miss W had failed security Barclays couldn't lift the block without ensuring Miss W was who she said she was and verifying her identity. And as Miss W had failed to do this over the phone the next option was for her to visit a branch which I don't think is unreasonable.

I appreciate not having access to one's money and having to attend branch is highly inconvenient. But this wasn't due to a mistake on Barclays behalf, but rather because Miss W had failed to update Barclays with her address. And as I understand it the block on Miss W's card has now been lifted and debit card reissued, I don't think there is anything more Barclays needs to do in this regard.

But I'm also in our agreement with our investigator that the service Barclays agent provided during the call with Miss W on 1 March could've been better. Although they followed Barclays processes correctly when taking Miss W through security and I wouldn't expect Barclays agent to prompt or help Miss W to provide the correct answers to security questions - as this would defeat the purpose of having security questions – I do think Barclays agent could've been more helpful in explaining the process, the next steps and what she could do regarding setting up the app. Especially considering Miss W's age, she didn't seem to understand what was going on and that she had no access to her money. Indeed, Barclays itself accept its agent could've been more empathetic.

But I don't agree that the agent's behaviour amounted to discrimination and in any case it's not for this service to make a finding in this regard. And so on this basis I think £50 compensation for the distress this caused is fair.

Finally, I accept that Miss S has also been distressed and inconvenienced by the situation – perhaps more so than her daughter. But as Miss S isn't the account holder and eligible complaint – Miss W is – I can't look at compensating her personally for any inconvenience or distress suffered.

So it follows that I uphold Miss W's complaint and direct Barclays compensate her £50 for any distress caused by the service received by Barclays.

### **My final decision**

For the reasons I've explained, I uphold Miss W's complaint and direct Barclays Bank UK PLC pay Miss W £50 in compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss W to accept or reject my decision before 22 August 2025.

Caroline Davies  
**Ombudsman**