**Financial
Ombudsman
Service**

The complaint

Mr O complains that Barclays Bank UK Plc (Barclays) has been providing inaccurate information to customers, including himself, in the script that is read out to customers opening certain products with Barclays.

Mr O didn't think it was acceptable that Barclays was using a script that had been inaccurate for the last ten years. He wanted to understand how this had happened, how many customers had been given incorrect information and how Barclays was going to acknowledge, communicate and rectify the issue.

Barclays agreed that there was incorrect information, confirmed it was reviewing and would be amending the script, but provided Mr O with no further information in relation to the questions he'd asked.

The details of this complaint are well known to both parties, so I won't repeat everything again here. Instead, I'll focus on giving the reasons for my decision.

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 done so, I am not asking Barclays to do anything further, for the following reasons:

- It's not our Service's role to regulate businesses, this would be for the Financial Conduct Authority (FCA). So, it's not my role to decide whether a business's policies or procedures are appropriate or should be changed. Nor is it my role to punish businesses for errors. I note Mr O has also spoken to the FCA about this issue which is the correct process if he wishes to raise regulatory issues.

- Whilst I recognise that Mr O is understandably concerned about incorrect information being given to other customers, it is also not my role in this decision to comment on how Barclays has treated other customers. We are an informal dispute resolution service, not the regulator. If other customers wish to complain about being given incorrect information by Barclays, then they may be able to do so, but I cannot consider a complaint raised on their behalf by Mr O without their consent.

- My role here is to reach a finding on whether Barclays has treated Mr O fairly or whether it has made any errors. And where there are mistakes, to consider the impact of this on Mr O and, if needed, to try to put Mr O back into the position he would have been in had errors not occurred.

- The relevant regulations and industry guidance make it clear that banks ought to provide clear, fair and not misleading information to customers to help them make informed decisions about products and services. And it is accepted that Barclays provided Mr O with inaccurate information during the call he had with it on 23 January 2025 due to an incorrect script.

- Mr O was the one who immediately highlighted this inaccuracy to Barclays, so I'm

satisfied he wasn't misled by the information Barclays provided. I recognise he's concerned by this error and has spent some time raising this with Barclays, based on the evidence I've seen, the impact to Mr O has been minimal. So, I am not persuaded Mr O has been distressed or inconvenienced to the extent that warrants compensation from Barclays.

- I'm aware Mr O thinks Barclays's limited response to his complaint was unreasonable – he hasn't been given the information he requested about Barclay's review into the error or timescales for script changes. But Barclays has confirmed it has taken on the feedback and will be making changes. And as outlined above, it's not my role to regulate businesses or set timescales or requirements for reviews. There's also no requirement for Barclays to keep Mr O, or any other customer, updated regarding this review, and so it wouldn't be fair for me to ask it to do this.

- I appreciate my decision will come as a disappointment to Mr O but I won't be asking Barclays to do anything further here.

My final decision

My final decision is that Barclays Bank UK Plc doesn't need to do anything further.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr O to accept or reject my decision before 24 October 2025.

Jade Cunningham
Ombudsman