

## **The complaint**

Mr M acting through his attorneys complains that Barclays Bank UK PLC didn't register his son as his attorney for over a year meaning only his daughter was able to act on his behalf causing very considerable distress and inconvenience.

## **What happened**

Mr M and his wife appointed two of their children to act on their behalf under Lasting Powers of Attorney.

Mr M's attorneys say that the plan was that they'd both help meaning they'd share the burden between them. They say that despite providing all the necessary documentation Barclays didn't register Mr M's son as an attorney until May 2025 – a delay of over a year.

Mr M's attorneys complained to Barclays on their father's behalf and then to our service. Barclays upheld the complaint and offered £300 in compensation.

One of our investigators said that they thought the £300 that Barclays had offered was fair and reasonable. Mr M's attorneys didn't agree saying that Barclays' delays had caused very considerable distress and inconvenience for which an award of between £500 and £750 would be more appropriate. They 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 explained why there were delays getting Mr M's son added as an attorney. I accept that these delays had a huge impact on Mr M's daughter as it meant she was having to help manage both of her parents' finances when the intention all along was that the responsibility would be shared. She already had a lot to deal with, and this on top clearly didn't help. I accept too that Mr M's daughter and son tried to shield their parents from this but that they did find out what was going on and that this caused distress. As our investigator has already explained, however, we can only base an award of compensation on the impact a mistake has had on the complainant – in other words, in this case Mr M – and on any third parties. That means I can't take account of the huge distress and inconvenience this has caused Mr M's daughter and son when awarding compensation.

### **Putting things right**

Barclays upheld this complaint and offered to pay £300 in compensation. Based on everything I've just said, I consider that offer to be fair and reasonable. So, that's the award I'm going to make.

### **My final decision**

Barclays Bank UK PLC has made an offer to pay £300 to settle the complaint and I think this offer is fair in all the circumstances.

So my decision is that Barclays Bank UK PLC should pay £300.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 10 November 2025.

Nicolas Atkinson  
**Ombudsman**