

The complaint

Miss Y and her mother, Mrs P, complain about the service they received from Barclays Bank UK PLC when they tried to open a joint bank account.

Although this is a complaint from both parties, Miss Y has taken the lead in submitting information and comments for us to consider. So, I'll mostly refer to Miss Y within this decision.

What happened

In February 2025 Miss Y and Mrs P submitted an online application to Barclays to open a joint bank account.

Barclays wrote to them on 10 February 2025. It said it needed to see valid photo ID and proof of their addresses and if they searched "Barclays current account ID" online, they could find out what types of identification it accepted. It said it couldn't process the application without that information, so if they wanted to continue with it, they needed to take their identity documents to the nearest branch to be reviewed. It asked them to call the telephone number at the top of its letter to make a branch appointment. It said lines were open between 9am and 5pm on Monday to Friday.

Miss Y wasn't happy about having to go to a branch. She tried to call Barclays and was initially cut off. When trying to lodge a complaint (using the number on Barclays letter) she was then connected to an overseas call handler who wasn't able to accept her complaint. She spoke to Barclays again. The agent noted Miss Y's concerns and apologised for the poor service she'd received – including that the call handler who Miss Y spoke to earlier that day hadn't helped as much as she could have. She explained that as Miss Y wasn't a Barclays customer, it had no way of calling her back when the call dropped out. In terms of her being asked to go to a branch, this was a standard part of the account opening process when a new customer needed to provide additional verification. But as there wasn't a branch close to Miss Y's home, the agent explored ways around this such as whether an appointment could be made at a suitable time of day at a branch near Miss Y's work. Miss Y said that wasn't a viable option as she worked full time (and the branch opening times didn't accord with her working hours). As the complaint couldn't be resolved it escalated to the next stage.

Barclays sent Miss Y its complaint response on 28 February 2025 making similar points to those mentioned above. However, it also said appointments could be made with an advisor at a local branch for a time that suited Miss Y best.

Miss Y remained dissatisfied with Barclays handling of her complaint. It subsequently called her to discuss it as part of the escalated complaint process. Miss Y said she wouldn't be discussing the matter by phone (and she hadn't been able to respond before as she didn't have an email address to contact Barclays on) and that Barclays would need to send her an email that she could respond to. It explained that, for security reasons, it couldn't go through a complaint by email. But once it had taken Miss Y through security, it would try to sort out any email correspondence if possible or provide a response in writing if Miss Y preferred

that. Miss Y explained, amongst other things, that the previous complaint handler had said she could have an appointment at any time, but that wasn't correct. She felt Barclays had lied to her. In summary, following some further discussion, Miss Y said she'd made an application and therefore Barclays should accommodate her requests when she'd first asked it to. Barclays acknowledged, amongst other things, that the wording of its previous complaint response could have been clearer and it upheld the complaint on that basis. It apologised for its shortcomings. It didn't uphold the other aspects of Miss Y's complaint as it didn't feel it had made mistakes.

Miss Y didn't feel that Barclays had properly addressed her complaint. So, she brought it to the Financial Ombudsman Service. The complaint was assigned to one of our Investigators to consider. But she didn't think Barclays needed to take any further action. She noted, amongst other things, that the initial account application hadn't passed Barclays checks as some information was missing. She was satisfied that the ID Barclays requested was part of the standard application process required in connection with new account applications. Miss Y didn't accept the Investigator's opinion and made a number of points in response. As no agreement could be reached, the complaint was referred to me to decide.

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.

Miss Y has made a number of points in support of the complaint. Whilst I've considered everything, I'm not intending to address every point made. Instead, I'll refer to those that go to the heart of Miss Y's concerns and the reasons for my decision.

Miss Y is clearly frustrated that the account opening process wasn't as smooth as she expected. And she's particularly concerned about Barclays' communication methods and branch opening times/availability. In a nutshell, Miss Y believes that Barclays should be accessible to all, and she says it's a poor bank for those who don't live near a branch. She also feels that it should simply have accommodated her requests when she first made them. I appreciate she feels strongly about this.

My role here is to say whether Barclays generally went about things in a reasonable way and treated Miss Y (and Mrs P) fairly. I can't make it change its standard operating procedures or branch locations/opening times. Neither can I dictate how it communicates with its customers in a general sense. They're all matters for Barclays to decide using its commercial judgement. I acknowledge that Miss Y may well be expecting me to direct Barclays to do things in a particular way. And in that sense, she might be disappointed by the scope of this decision.

From everything I've seen, I agree that Barclays didn't always get things right (a point it accepted itself) and that Miss Y clearly suffered frustration. But I can't fairly say that's because Barclays actions or processes were generally unreasonable, or that it otherwise treated Miss Y (or Mrs P) unfairly. I'll explain why.

Barclays didn't have all of the information it needed in support of the account application. So it asked Miss Y and Mrs P to go to a branch to have their identification verified. That seems to be a fairly standard part of Barclays account opening process. I also understand that identity verification is both a legal and regulatory requirement when opening new accounts. And asking consumers to attend branches can often be an effective way of completing this action. So, I don't find Barclays approach unfair.

But Miss Y said she couldn't attend a branch as there wasn't one near to where she lived. And her preference was clearly to progress the application by other means. I can appreciate why that might have been a better option for her. But the fact is, Barclays approach was to

request an in person visit. And on the whole, I think it tried to support Miss Y as much as it could in order to help her complete that part of the process.

First, it gave Miss Y a telephone number to enable her to book an appointment at a time that suited her. In doing so, I imagine Barclays was probably trying to avoid any inconvenience to Miss Y in the event she turned up at a branch unannounced and there were potentially long queues or nobody available to see her. That seems sensible in the circumstances. Also, Barclays wouldn't necessarily have known at this point about any concerns Miss Y had about using the phone (I'll return to this later). And when Miss Y maintained that she couldn't get to a branch, I'm satisfied that Barclays explored other options with her, such as whether she could make an appointment during a lunch break etc, or if there were any other branches near to her home. But Miss Y said she couldn't get to a branch during the week and those closest to her home apparently don't open on a Saturday. It also told her she could book an appointment online, although I recognise this may not have been her preference.

I appreciate Miss Y's concern, but it seems to me that Barclays, or any other bank for that matter, won't necessarily have branches in locations or with suitable opening hours etc to suit every potential customer. And neither will it always be able to change its processes simply because a customer asks it to. I've already said that asking Miss Y to go to a branch was a standard part of Barclays account opening procedure. And I'm satisfied it tried to explore different options when she described the challenges she faced in getting there. Realistically, it's difficult to see what else it could have done, while still complying with its own process requirements, in those circumstances. To my mind it then becomes a matter of choice for Miss Y. And I have to keep in mind here that Miss Y and Mrs P probably had other banks to choose from if they were ultimately unhappy about Barclays branch locations, opening hours and general approaches. And the fact that Barclays general communication methods don't necessarily accord with their preferences, doesn't, in itself, mean it's done something wrong.

I'll add that once a customer relationship is in place, businesses generally explore their customers communication needs and preferences, so they can communicate in an appropriate way. I'm mindful that when discussing the issues described here, Miss Y wasn't yet a Barclays customer. But I'd still expect Barclays to act reasonably – particularly when made aware of any specific needs. Miss Y said she experiences anxiety when speaking by phone, so I've thought about whether Barclays ought to have recognised that and considered whether it could communicate with Miss Y differently. I've listened to two calls between Miss Y and Barclays when they were discussing her complaint. I haven't heard anything specific during the first call to suggest that Miss Y mentioned she was uncomfortable with speaking by phone. During the second call, Miss Y initially suggested that she wouldn't be speaking by phone. She said Barclays needed to email her, so she had an email to respond to. The adviser explained why he'd couldn't answer the complaint by email, but he did offer to respond in writing. He then said that if they discussed things by phone, he'd need to take Miss Y through security etc. That's what happened and the conversation then continued. And I didn't detect any unease from Miss Y when explaining her concerns such that Barclays should have halted the conversation and again thought about a different communication method. On balance, I don't think Barclays did anything wrong.

Miss Y believes that Barclays lied to her. She says it told her she could attend an appointment at a branch at any time that suited her. So, as I understand things, she attended a branch at 9am only to find it closed. While I recognise her frustration, I'm satisfied that Barclays did not lie to her. Instead, as it has acknowledged, it could have chosen its wording more carefully. What Barclays had said was that if Miss Y phoned it, it could arrange an appointment for her at a convenient time. It said she could phone between 9am and 5pm. So, if she'd phoned it between those hours, it would have arranged an appointment at a

branch of her choice and at a specific time that suited Miss Y. It didn't say that Miss Y could attend a branch for an appointment between those times. And the branch in question didn't open until 9.30am. It's a pity Barclays didn't make that additional point clearer. But I'm mindful that any time chosen also needs to fit within normal office hours. And I'm satisfied that Barclays has since recognised its shortcoming here and apologised for it.

For all of the reasons I've set out above, I'm satisfied that Barclays handled things reasonably on the whole and where there have been shortcomings, it's recognised and apologised for those. Overall, I don't think it treated Miss Y (or Mrs P) unfairly in connection with the application to open an account.

My final decision

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs P and Miss Y to accept or reject my decision before 12 December 2025.

Amanda Scott
Ombudsman