

## **The complaint**

Ms C complains that Barclays Bank UK Plc blocked her personal account without notice and that it gave her misleading information about what she needed to do to restore the account.

## **What happened**

Ms C is a director of a company. Both she and the company hold accounts with Barclays.

On 25 March 2025 Ms C authorised a payment from the company's euro account. The payment alerted the bank's fraud systems. This meant that further verification was needed before the payment could be completed. The fraud team tried to contact Ms C, as the individual who had made the payment for the company. It was unable to contact her and so blocked her personal account.

Ms C contacted the bank on 28 March 2025 to confirm that the payment was genuine. The block on her account was removed at the same time.

However, whilst Ms C's account was no longer blocked, she was unable to use the mobile app. Barclays has acknowledged that it had incorrectly deleted Ms C's registration and that it had indicated – again, wrongly – that she could resolve the issue at a cash machine. In fact, she needed to go to a branch. It paid Ms C £100 in recognition of the inconvenience to which she had been put.

Ms C did not think that was sufficient to compensate her. She provided evidence that she had paid around £64 in taxi fares to resolve matters. And she said that the bank should have tried to contact her on her office landline (as well as her mobile number) to obtain verification of the payment from the company account.

## **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.

I'll deal first with the bank's decision to block Ms C's account. The alert was triggered as a result of a transaction on the company account, so I can understand why Ms C might think it should not have had any effect on her personal account. But I think it is primarily for Barclays, in the exercise of its commercial discretion and with its knowledge of fraud risks, to decide what steps to take when it is unable to verify a payment. In this case, of course, Ms C's personal account was linked to the company account to which she had access.

Ms C says too that the bank should have tried to contact her using more than one method. But again, I think that was for the bank to decide. In some cases, it may be good practice for a bank to communicate by more than one means, but I do not believe I can fairly say Barclays should have done so here.

Barclays has acknowledged however that it gave misleading information about what Ms C needed to do to have the banking app restored. I can see that she was put to unnecessary

inconvenience as a result, but I agree with the investigator that the compensation which the bank has already paid is fair and reasonable in the circumstances. It is also in line with our published guidelines about awards for distress and inconvenience.

### **My final decision**

For these reasons, my final decision is that I do not uphold Ms C's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms C to accept or reject my decision before 24 December 2025.

Mike Ingram

**Ombudsman**