

The complaint

Mr A has complained that Barclays Bank UK PLC (“Barclays”) mis-sold him fee-paying packaged bank accounts. He says that he never used the benefits and the packaged accounts were unsuitable for his circumstances.

Mr A also says that he recently received a letter saying he was no longer eligible to be a Premier Banking customer. Mr A says that Barclays should’ve written to him sooner if he was no longer eligible for Premier Banking and questions how long he hasn’t been eligible.

Mr A has also complained that Barclays gave him misleading information, when he enquired about the historical information it had about him on its systems.

Mr A is also unhappy with how Barclays treated him following him telling Barclays about his vulnerabilities.

What happened

After Mr A raised his complaint with Barclays, Barclays issued its final response letter on 16 September 2025 and didn’t find in Mr A’s favour.

Mr A referred his complaint to this service. One of our investigators assessed Mr A’s complaint, but he was unable to say that Barclays had dealt with Mr A unfairly or unreasonably.

As Mr A remained dissatisfied with the outcome of his complaint, the matter was referred for an ombudsman’s decision.

I’ve already issued a decision explaining why this service is unable to consider Mr A’s complaint about the sale of his packaged accounts and the Packs that were added to his account. I’ve also already explained that Mr A’s concerns about the overdraft charges and the impacts they had on his finances is the subject of a separate complaint.

Therefore, this decision will only address the remaining parts of Mr A’s complaint that this service is able to address, that being Barclays writing to Mr A to say he’s no longer eligible for Premier Banking; how Barclays dealt with Mr A after he informed Barclays about his vulnerabilities; and also that he says Barclays misled him about the information it held about him.

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 considered everything, I don’t uphold this complaint for largely the same reasons that the investigator gave. I will explain why.

Mr A says that Barclays sent him a letter in 2025, saying he was no longer eligible for Premier Banking. Mr A has questioned how long has he not been eligible for Premier Banking and says that Barclays should’ve written to him sooner if he wasn’t eligible.

Having considered this point, and based on what I know about Barclays’ Premier Banking service, I think it may help if I explain that, since at least 2015, Barclays’ Premier Banking is a free service offered to Barclays’ customers who meet certain criteria. So the monthly

account fees Mr A was paying in recent years was for the insurance Packs (and before that the packaged accounts) and *not for being a Premier banking customer*.

So I accept that Mr A may not have met Barclays' Premier Banking eligibility requirements for some time now. But this simply means that Mr A has had free access to the enhanced banking services provided as a Premier customer for longer than he perhaps should've.

But given that Premier Banking is free (and not linked to whether he had a packaged account or not), then I can't reasonably say that Mr A has incurred a financial loss if Barclays let Mr A remain as a Premier customer, even though he no longer met the eligibility criteria. I appreciate that Mr A was sold a fee-paying Premier Life packaged account in 2008. But I have already explained that this service is unable to consider whether that (or the other packaged account and Packs) was mis-sold, so I can't comment on the sale of that account here.

Mr A says that, in 2025 he made Barclays aware of his health conditions and his vulnerabilities but says that Barclays acted unfairly. To understand what happened, we've asked Barclays to provide further information about the steps it took when Mr A told it about his vulnerabilities. Barclays said that it was the first time Mr A had informed it of Mr A's vulnerabilities. And from what I can see, when Mr A told Barclays about his vulnerabilities, with Mr A's consent, Barclays placed a vulnerability marker on his account. Barclays also made Mr A aware that if he needed additional support, he should speak to its specialist support team (known as SRST). Barclays said that Mr A declined to speak to the SRST team immediately, as he had too much going on at present. But he did say he would contact the team once he was able to.

Following on from this, when Barclays responded to Mr A's complaint, it acknowledged Mr A's circumstances and reminded Mr A to get in contact should he need further support.

Based on what I have seen, I think that Barclays did respond appropriately and took reasonable steps to offer support to Mr A. So, I am unable to agree with Mr A that Barclays acted unfairly when he informed them of his circumstances. Although I would add that, due to the clearly very difficult circumstances that Mr A and his family are currently dealing with, I would urge Mr A to contact Barclays' SRST team as soon as possible, should he need further or ongoing support due to his vulnerabilities or his financial difficulties.

Mr A has also said that, when he complained, Barclays told him that it could only provide him with ten years' worth of information. But when he submitted a Data Subject Access Request ("DSAR"), Barclays was able to provide information going as far back as 2005.

I can see why Mr A may've felt that Barclays had initially misled him about the information it had on file for him. But financial businesses are only required to hold personal information for a set period of time (albeit the amount of time varies by business and depends on various factors such as the type of information held and the products or services that led to the information being recorded). So it is fairly common for very old information to have been deleted. Because of this, I suspect that the person Mr A initially spoke to was likely trying to manage Mr A's expectations - rather than trying to deliberately mislead Mr A. And without carrying out a thorough search of all of its different systems and archives - which would be achieved by requesting a DSAR - then it would be hard for any member of staff to give a definitive answer when posed with such a question.

Nonetheless, Mr A requested a DSAR to be carried out. And he was duly provided with historical personal information that Barclays holds about him. So, although Barclays should've perhaps been less specific when it was initially asked about the information it still holds about Mr A, I can't see that Mr A has lost out or been disadvantaged in any way by this.

So, based on all the aspects of this complaint that I am able to consider, I don't think that Barclays has acted unfairly or unreasonably.

My final decision

Because of the reasons given above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 31 December 2025.

Thomas White
Ombudsman