

## **The complaint**

Mr H complains that Barclays Bank UK PLC changed his address incorrectly meaning he couldn't verify his address by using bank statements when he needed to. He's also unhappy that Barclays issued a warning letter relating to his behaviour and threatened to close his accounts.

## **What happened**

Mr H needed to provide six months bank statements to verify his address. But the statements had an incorrect address on them. Whilst Mr H was the owner of the properties relating to both addresses, his main residence wasn't the one showing on the bank statements.

Mr H contacted Barclays and said he had to speak to multiple call handlers who failed to appreciate the importance of having the correct address on the statements. During the calls, Mr H became frustrated and spoke to the call handlers in an inappropriate way. Barclays issued a letter warning Mr H about his behaviour on the calls and saying his accounts could be closed if the behaviour continued.

Mr H complained and wanted Barclays to 1) tell him when the address was changed and why; 2) backdate his statements to show the correct address on them and 3) withdraw the warning letter it sent him regarding his behaviour during phone calls. He appreciates that in his frustration he may have said things he shouldn't have done but says that doesn't warrant the actions Barclays took.

Barclays issued two final response letters in March 2025 and quoted different dates in both as to when the address had been changed. In the first, issued on 4 March 2025, it said the address had been changed in 2012 and because of the length of time that had passed, it couldn't say why the address had been changed or by whom. The following day, a second final response letter was sent which said the address had been changed in 2022. But the same address was quoted as the one from which it was changed to and from. Both letters confirmed the warning letter was justified and would stand.

Mr H wrote to Barclays' Chief Executive complaining about how his complaint had been handled. In its response to that correspondence, Barclays apologised for the errors but said the outcome of the complaint was unchanged. Mr H remained unhappy and so referred his complaint to the Financial Ombudsman Service.

An investigator considered Mr H's concerns and issued their first opinion on 10 August 2025. They said Mr H had taken out a new mortgage around the time the address was changed, and so felt this was probably the reason for the address change. They believed this constituted a bank error and awarded compensation of £250. Whilst Mr H had requested considerably more compensation, the investigator explained our compensation guidelines and justified their award. They didn't feel Barclays had done anything wrong in sending the warning letter and so didn't ask for it to be removed.

Mr H didn't agree. He felt the compensation didn't reflect the amount of time he'd spent on

dealing with the complaint and several of his points hadn't been answered. He also said the withdrawal of the warning letter was paramount as its issuing was racially motivated and it was the attitude of the Barclays staff which had caused him to respond in the way he had.

Barclays also disagreed. It said Mr H's mortgage application said he intended to live at the address which was being mortgaged. And the new address was tied into the Mortgage Current Account (MCA) requirements, as explained in the terms and conditions (T&C's) of the mortgage. Therefore, the address details had to be amended on Mr H's record to link the mortgage account and the MCA. So, it said there had been no bank error.

The investigator issued a second opinion. They said they'd been persuaded by Barclays new evidence and no longer felt Barclays had made an error. They reiterated how compensation was calculated and said because of the change in outcome, no compensation was payable. They explained the Financial Ombudsman Service couldn't make a finding on whether the Equality Act 2010 had been broken as only a court could do that. But they said they thought Barclays' actions had been fair and reasonable.

Barclays accepted the revised opinion, but Mr H didn't. He said Barclays didn't have to change his address and so it did make an error. And he said he was provoked into the behaviour he exhibited by the actions of Barclays staff and so the warning letter should be removed. Mr H asked for an ombudsman's decision and so the complaint was passed to me to decide.

I felt Mr H's complaint should be upheld in part. I issued a provisional decision as I deviated from what the investigator had thought.

I concluded the address was most likely changed in 2021 when Mr H took out his new mortgage. Barclays said it most likely changed the address because Mr H said he'd be living at the property, and it had to change the address because of linking the MCA. I wasn't persuaded by Barclays' arguments. I decided the mortgage application form showed Mr H had a residential property with a mortgage which was to stay in place and the new mortgage was for a second property. I wasn't persuaded that the new property was to be Mr H's new main residence and so Barclays shouldn't have changed his statement address.

Barclays also said a new MCA had to be opened with the new address linked. I've looked at the T&C's and these didn't, in my opinion, say what Barclays suggested. They said a new mortgage could be linked to an existing MCA and a new one didn't need to be opened. As Mr H already had a MCA, I wasn't persuaded a new account was required or that the address had to be changed.

The calls sent to me by Barclays display Mr H's distress over the situation he found himself in. But I don't think the behaviour Mr H exhibited was justified. I think the advisers were trying to help in the best way they could, but that help didn't give Mr H what he wanted. And so, he raised his voice on several occasions. I think the staff dealt with Mr H's calls professionally and courteously and the tone adopted by Mr H was unjustified.

Mr H says the way he was treated was racially motivated. As our investigator said, only a court can say if the Equality Act 2010 has been broken. But I can, and have, looked at whether I think Mr H has been treated fairly and reasonably. And for the reasons I've outlined above, I think he has. If Mr H wants to pursue this point, he will need to take it to court. But I hope it will give Mr H some comfort to know that somebody independent has reviewed his concerns. For the reasons I outlined, I didn't find that Barclays should retract the warning letter it issued to Mr H.

Barclays accepted my provisional decision. Mr H agreed with the compensation but said he wanted the warning letter removed.

### **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.

Given that both Barclays and Mr H have agreed to the compensation, I don't intend to revisit that point again. But I do have to consider the warning letter and whether it should be removed. I know this will be a disappointment to Mr H but I don't believe Barclays has to withdraw it.

Mr H has a right to be treated fairly and appropriately by the staff at Barclays. But the staff equally have a right to be treated with respect by Mr H. I don't think the comments made, or the tone adopted by Mr H were appropriate and I feel they would have made the call handlers feel very uncomfortable. For that reason, I think Barclays was within its rights to issue a letter setting out its expectations of customer interactions with its staff and the implications of those expectations not being met. I know Mr H says he felt challenged by what was being said to him, but I don't find that to be a justification for the comments and tone used. It therefore follows I don't intend to ask Barclays to withdraw the warning letter.

### **Putting things right**

Both Barclays and Mr H accepted the award for distress and inconvenience. So, I don't intend to change the award I made and direct that Barclays Bank UK PLC should pay Mr H £250.

### **My final decision**

My final decision is that I uphold this complaint and direct that Barclays Bank UK PLC should pay Mr H £250 for the distress and inconvenience caused by its actions.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 6 January 2026.

Stephen Farmer

**Ombudsman**