

The complaint

Mr B complains about the actions of Barclays Bank UK PLC (“Barclays”) when he wanted to open a child bank account.

What happened

In early 2025 Mr B wanted to open a child bank account with Barclays. He said he was unable to do that online as he couldn’t get a video appointment for a number of weeks. So he went into branch to try and do it there. But when he went to branch he found the staff dismissive and rude – they told him they couldn’t help him there and then he’d need to book an appointment. Mr B wanted to complain about what happened. However, when he tried to do that Barclays said he couldn’t do so.

Mr B complained to the Financial Ombudsman Service.

After that Barclays issued a final response. In that final response it offered Mr B £25 compensation. The final response covered a number of issues. Amongst other things it said Barclays was sorry to hear that staff had been rude and that feedback had been sent to the relevant branch to improve its services going forward. It said Mr B needed to book an appointment to open the account he wanted. It didn’t agree that Mr B would need to wait six weeks for that. It also apologised to Mr B for him being told he couldn’t get a final response in relation to his complaint.

Our investigator looked into what happened. He thought that overall the £25 compensation Barclays had offered Mr B to resolve this dispute was fair and reasonable. He said that although he understood Mr B’s frustrations about the way his complaint was handled we couldn’t look into that issue.

Mr B didn’t agree so he asked for an ombudsman to review his complaint. After that I said I thought we could look into the complaint handling aspects of this complaint. Our investigator went on to say that Barclays should pay Mr B £100 to resolve this complaint. Mr B still didn’t think that was enough compensation.

Our investigator told Mr B and Barclays that I was minded to award Mr B £250 compensation to resolve this complaint. Barclays increased its offer to £250 compensation after that but Mr B still didn’t think that was enough compensation for what happened. So this complaint has been passed to me to decide. Mr B has made a number of points I’ll consider below.

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 done so I think that £250 compensation is a fair and reasonable amount to resolve this complaint. I’ll explain why.

I’ll begin by saying that there’s no dispute that Mr B went into branch after he was unable to

open the bank account online. Mr B has been clear that he couldn't get a prompt video appointment with Barclays, so he thought that he could go into branch without an appointment to open the account. He has told us he thought Barclays's website was unclear about that at the time.

Mr B says that when he went into branch Barclays' staff were rude and dismissive towards him. He says he was told he needed to book an appointment online and that they didn't seem to care when he told them he'd had trouble doing that and had been advised to go into branch. Mr B says he was annoyed because the branch was empty and he'd had bad service there before. He told us that as Barclays didn't help him when he went to branch it should pay for his costs going to branch on that day.

I appreciate Mr B's frustration about what happened. Barclays told us that relevant staff had other appointments booked in for that day, so they couldn't help him on the spot. However, I'm pleased to see that it apologised to him for what happened and said that feedback had been sent to the relevant branch. I'm also pleased to hear that Mr B was able to open the child bank account shortly after he complained to Barclays at the end of March 2025 - when he spoke to Barclays in April 2025 he confirmed that had happened.

There's no dispute that Mr B received bad service after his visit to branch when he tried to complain about what had happened. Mr B has told us that at first Barclays wouldn't let him open an official complaint and wouldn't send him a final response. He had to push for this a number of times. He said it didn't act in line with relevant regulations about complaint handling.

Having reviewed the online chats between Mr B and Barclays that covered this, Barclays accept they should've logged a formal complaint for Mr B sooner. It also said that it shouldn't have said his complaint couldn't be escalated and apologised.

I'm pleased to say that despite the issues Mr B had raising his complaint with Barclays, he was able to complain to the Financial Ombudsman Service.

When he complained to the Financial Ombudsman Service Mr B said he was very angry, stressed and frustrated about what happened.

The crux of Mr B's complaint now is that he thinks he should be awarded more than £250 compensation. He says he has been considerably distressed, upset and worried by Barclays' sustained pattern of failures over a period of many weeks. He has also referred to a business banking complaint where he says that Barclays paid £500 compensation for essentially the same type of failing (without the involvement of the Financial Ombudsman Service). He has suggested that that's an appropriate amount for "systemic issues".

I think it's worth saying here that my role is to resolve this particular complaint in a fair and reasonable way. It isn't to punish Barclays for its mistakes or to act as Barclays' regulator. I've considered what Mr B and Barclays have told us about other complaints brought to this service and about the business banking dispute he has referred to. However, I don't think £500 compensation is a fair and reasonable amount here. Given the nature of Barclays' mistakes in this particular complaint and what Mr B has told us about the impact of what happened on him, I'm satisfied that £250 compensation is a fair and reasonable amount to resolve this complaint. It's in line with awards this service makes when businesses have been responsible for repeated mistakes that have impacted a customer over a number of weeks. Although I have no doubt that Mr B was very annoyed about what happened, I can see that many of the substantive issues Mr B complained about in his case (e.g. his difficulty opening the bank account and getting Barclays to record and action his complaint appropriately) were resolved relatively quickly and that Barclays has apologised for its

mistakes here. I can see that Mr B has been frustrated by the time it has taken our service to resolve this complaint. But it wouldn't be fair and reasonable for me to hold Barclays responsible for that.

I appreciate that Mr B is likely to be disappointed by this decision, but I think it's a fair and reasonable outcome for the reasons set out above. For completeness I'll say here that I can see that Mr B has referred to the regulator's consumer duty rules which came into force on 31 July 2023. It's clear that he thinks that Barclays didn't act in line with that duty here. I appreciate Mr B's position, but I don't think there's anything in the consumer duty rules that leads me to think Barclays needs to pay more than £250 compensation to resolve this complaint.

Putting things right

To put things right Barclays should pay Mr B the £250 compensation it has agreed to pay him.

My final decision

For the reasons set out above, my final decision is that Barclays Bank UK PLC should pay Mr B £250 compensation to resolve this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 5 January 2026.

Laura Forster
Ombudsman