

The complaint

Miss R complains that Barclays Bank UK PLC failed to remove her from a joint account when it should have, meaning her new address may have been visible to her abusive ex-partner.

What happened

In 2019 Miss R left a domestic abuse relationship while pregnant. Miss R had a joint account with her ex-partner. She tried to be removed from the account, but Barclays told her she would need to come into a branch with her ex-partner to close or be removed from the account. Naturally this was not possible or appropriate.

Around 2020 Miss R's address was visible to her ex-partner in the joint account banking app. This led to her ex-partner visiting that address. Subsequently, due to the ex-partner's actions at that time, a non-molestation order was put in place.

In 2023 Miss R raised a complaint about her next address being visible again on the joint account. That case was considered by our service and upheld against Barclays with compensation being awarded to Miss R. I can't revisit the merits of it here. But I've included the background from 2019 to now as I feel it provides appropriate context.

I understand Barclays were aware of everything I've detailed above as of 2023.

In the previous complaint, Barclays confirmed Miss R's ex-partner hadn't accessed the joint account and so hadn't seen the address. Barclays edited the statements on the account to ensure none contained Miss R's address at that time.

I'll move onto what happened with the present complaint.

In January 2025 Miss R moved into a new address with her child. Miss R updated her address with Barclays via the mobile banking app around 19 January 2025.

Miss R received a letter around 14 February 2025 addressed to her and her ex-partner which included her new address. Miss R contacted Barclays to try and remove herself from the joint account again and to make sure her new address wasn't visible on any statements.

Barclays told Miss R she needed to go into branch to take any further steps with the joint account. Miss R went into a branch on 26 February 2025 and was removed from the account.

Miss R then chased Barclays to delete or amend a statement on the joint account that showed her new address which would have been in line with what Barclays did around 2023.

Across text messages and telephone calls Barclays told Miss R different things such as it would try and delete the statement and it was unable to delete the statement.

Miss R complained to Barclays about their failure to protect her given her circumstances and

how she is specifically at-risk due to the joint account. Miss R complained about not being removed from the account in 2023 and about her address being shared on the joint account.

Barclays said during the address change process on the app one of the screens will notify the user that the address will change across all accounts including joint accounts. Miss R said she didn't receive that message.

In its outcome Barclays said it doesn't uphold the address being updated on the joint account because it's satisfied the warning will have been included in the address change process.

But Barclays accepted it should have removed Miss R from the joint account in 2023 after the issues with address visibility had begun to occur. Barclays accepted if it had removed Miss R from the account in 2023 it's very likely none of the subsequent events and impacts would have occurred.

Barclays awarded £500 compensation to address the impact of failing to remove Miss R from the joint account in 2023. This was agreed with Miss R at the time, but on reflection Miss R didn't agree with the outcome and the case came to our service.

Our investigator didn't uphold the complaint. He said the compensation awarded by Barclays was fair. Miss R didn't accept this and asked for her complaint to be passed to an ombudsman for a final decision.

In my recent provisional decision, I said:

"The crux of this complaint as I see it, is Barclay's error in failing to remove Miss R from the joint account in 2023 or earlier.

Barclays upheld that aspect of the complaint but didn't uphold the complaint about Miss R's new address being updated on the joint account. Barclays said it didn't uphold this part of the complaint because when an address is changed on the app a notification comes up during the process which advises continuing will update the address on joint accounts.

The notification says "Your address will change across all your accounts. That includes joint accounts and means the other account holders can see your new address on statements and documents. If you don't want another joint account holder to know your new address, please call us or visit in branch".

Someone changing their address via the app must click next to continue with the process.

Miss R says she doesn't remember seeing that screen during the process. I've no reason to disbelieve Miss R when she says she doesn't remember it. However, Barclays have provided information to show the address was changed via the app and messages were sent to advise this would update the address on joint accounts also.

On the balance of probabilities, I think it's most likely Miss R did have to click through the screen that notifies this will change the address for joint accounts.

But I don't think that removes or negates Barclays' fundamental responsibility to act with an appropriate level of care to a customer it knows is especially susceptible to harm.

In 2021 the financial services industry regulator – The Financial Conduct Authority (FCA) issued guidance for businesses like Barclays about how it should support vulnerable and at-risk consumers.

An at-risk consumer is someone who, due to their personal circumstances, is especially susceptible to harm, particularly when a firm is not acting with appropriate levels of care. The FCA and ourselves expect firms to provide customers with a level of care that is appropriate given the circumstances of the individual customer.

So, Barclays is under a regulatory duty to have in place support and appropriate customer service processes for vulnerable customers.

It isn't the role of this service to tell Barclays how it should implement regulatory guidance or what provisions it should have in place. It is for the FCA to ensure its guidance and regulations are effectively implemented. So, it wouldn't be appropriate for me to direct Barclays to review its wider approach to supporting vulnerable and at-risk customers.

Having said that I agree with Barclays and Miss R, that Barclays should have facilitated the removal of Miss R from the joint account at least by 2023. Especially given Miss R's personal circumstances and the risk that being linked to the joint account places her in. And had Barclays done this I think it would most likely have meant Miss R wouldn't have experienced the distress and inconvenience she did.

In deciding what's fair compensation in the circumstances, I need to think about the impact of Barclays' actions on Miss R, taking account of the specific circumstances of her case.

Thinking about Miss R's circumstances, I think she suffered substantial distress and inconvenience due to what happened. Particularly due to Barclays' failure to take appropriate steps to remove her from the joint account in 2023 given what Barclays knew about her circumstances. And due to the length of time it took Barclays to properly confirm to Miss R that her new address wasn't visible to her abusive ex-partner anymore which caused continued distress and worry.

I can see through texts and phone calls that from Miss R reporting the matter to Barclays in February 2025, Barclays still hadn't provided proper clarity, confirmation and reassurance that her new address wasn't visible on the joint account until April 2025.

I think Miss R suffered significant distress and inconvenience during this period and somewhat beyond it, which merits a substantial award of compensation. This is due to Barclays' failure to provide an appropriate level of care. Miss R has spoken about the impact on her throughout this period. I think it's reasonable to describe that impact as consisting of considerable distress, trauma, upset and worry at the prospect of her abusive ex-partner discovering the address for her new home where she lived with her child.

I think it's reasonable to consider this led to substantial disruption to daily life and caused Miss R severe mental strain. I hope Barclays views this complaint as an opportunity to ensure its approach to vulnerable customers is effective in reducing the risks these customers face.

Considering the circumstances, I think a higher award is appropriate and I think £1,250 in total is reasonable.

I understand Barclays have already paid £500 compensation. This means I currently think Barclays should pay a further £750 to reflect the level of impact on Miss R caused by its failure to remove her from the joint account at an appropriate time given her circumstances."

Responses to my provisional decision

Barclays responded and confirmed its acceptance of the provisional decision.

Miss R responded and said she'd looked into compensation in similar cases, and she believes £1,250 falls below what should be awarded in this complaint. Miss R said compensation of £1,250 doesn't reflect the amount of distress that was caused.

Miss R highlighted the significant distress and substantial disruption to daily life she experienced, over an extended period, which she believes the minimum total compensation for should be £1,500.

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've taken on board Miss R's points, and I understand her strength of feeling on what is fair compensation in this complaint. But I do think the compensation I've awarded is fair and reasonable in the circumstances of this complaint.

When considering compensation, this service refers to the award ranges which are available on our website, I've included a link to them [here](#).

Matters of compensation for distress and inconvenience can be subjective. And an amount considered fair by one person may not be considered such by someone else. I have carefully considered the circumstances of the complaint before reaching my decision. And having done so I'm satisfied £1,250 compensation is in line with what this service would award. And I do think it fairly reflects the distress and inconvenience Miss R was caused by Barclays. I'll explain why.

Barclays provided evidence to show Miss R's address was updated on 20 January 2025, and I'm satisfied this was done via the mobile banking app. I think on the balance of probabilities, it's most likely that Miss R did have to click through a warning page which said proceeding from here will change the address across all accounts including joint accounts. I appreciate Miss R doesn't recall that screen.

However, based on the information and evidence on file I'm satisfied the warning was in place at that time. So, I think it's reasonable to consider it did appear when Miss R updated her address, and I think it's most likely Miss R clicked through it.

This is something I must take into account when considering this complaint. Though I think Barclays should have removed Miss R from the account around 2023 - that wasn't done. And this complaint arose some two years later after Miss R changed her address. And during those two years Barclays had introduced a measure to warn people when changing their address online.

The warning says:

“Your address will change across all your accounts

That includes joint accounts, and means the other account holders can see your new address on statements and documents.

If you don't want another joint account holder to know your new address, please call us or visit a branch”.

So, I think it's reasonable to consider that Barclays had provided alternative options to call or go into a branch to change the address to avoid it updating on the joint account.

I appreciate what Miss R has said around having no memory of this screen, and she said even if it did pop up Barclays processes still have to be better to protect people rather than just having one warning screen, because customers can make mistakes.

I understand Miss R's position here. But I must also consider the customer holds some level of responsibility when updating their address. Which means I don't think Barclays are entirely responsible for the address having been updated on the joint account. And so, I think some level of shared responsibility also applies for the impact that was subsequently caused.

Miss R received the letter which made her realise her address may be visible to her ex-partner around 14 February 2025. Miss R then went into a Barclays' branch around 26 February 2025 and evidence from Barclays shows Miss R was removed from the joint account that day.

I think Barclays acted swiftly in removing Miss R from the joint account once she'd followed its advice to go to a branch to complete the removal. Though I must also note it was just under two weeks from Miss R receiving the letter and contacting Barclays before she went into a branch. I appreciate it can be hard to find time to go to a branch, but I also think it's fair to factor this in when considering the urgency applied here which can be indicative of the level of impact someone is experiencing.

I think Barclays were slower in fully resolving Miss R's concerns about a statement showing her new address potentially being visible on the joint account from which she'd been removed. And I understand this was finally resolved and confirmed in April 2025.

So, I think there was roughly one to two months of concern, distress and inconvenience for Miss R where she was contacting Barclays to try to have any statement that might show her address removed from the previously held joint account.

I also think it's relevant to note Barclays advised Miss R she may wish to contact the police and let them know what happened. Barclays reminded Miss R of its advice to inform the police on 10 April 2025 in its final response. However, as of 23 October 2025, some eight months after the February letter was received, Miss R had not contacted the police.

I think it's fair to say this is something I must also take into account when considering the impact on Miss R. I want to be clear, I don't intend my consideration of this to in any way diminish my understanding of what Miss R experienced and the trauma, worry and distress she has spoken of. I expect there may be many reasons why she may not have wanted to involve the police again.

But I must consider the fact Miss R didn't choose to notify the police of the matter when I consider the level of impact I think it's fair to say was caused - and for which I can hold Barclays responsible.

Our award ranges reflect compensation of £1,250 being appropriate where the impact of a business's mistake has caused substantial distress, upset and worry – sometimes even serious offence or humiliation.

And I think it's fair to say Barclays' error in not removing Miss R from the joint account in 2023 resulted in substantial distress, upset and worry. So, I think an award within that range is reasonable. And given the level of impact I think Miss R was caused I think an award at

the higher end of the range is fair.

But for the reasons discussed here and based on my understanding of the circumstances, I don't think it would be fair to go to the top of that range or move into the start of the next award range, the content of which is detailed on our website via the link previously provided.

For the level of compensation I've awarded I'd also expect to see serious disruption to daily life over a sustained period, with the impact felt across many months, sometimes over a year. And it could also be fair to award that amount where a business's actions resulted in a substantial short-term impact, often with some ongoing effects.

Again, I think it's fair to say this reflects the circumstances in this complaint. I think Miss R was caused serious disruption between around mid-February 2025 to early April 2025, a period of around two months from finding out about her address being potentially visible to her ex-partner to the matter being resolved by Barclays. And I think the impact in that time was substantial with some ongoing effects on Miss R.

Overall, I think the circumstances and considerations in this complaint are reflective of the compensation I've awarded, and the impact Miss R experienced due to Barclay's error.

I understand Miss R disagrees, but I do think the amount is fair and reasonable in the circumstances and details of this complaint.

And so, my provisional decision becomes my final decision.

My final decision

I uphold this complaint.

I require Barclays Bank UK PLC to:

- Pay Miss R £1,250 compensation in total. I understand £500 has already been paid, so Barclays should pay a further £750 to make it up to £1,250.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss R to accept or reject my decision before 5 February 2026.

Gordon Candlish
Ombudsman