

## **The complaint**

Miss B says Barclays Bank UK PLC has not addressed the issue that its banking app isn't allowing her to see an accurate daily balance on some of her accounts.

## **What happened**

The details of this complaint are well-known to both parties, so I won't repeat them again here. The facts aren't in dispute, so I'll focus on giving the reasons for my decision.

## **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 am not upholding Miss B's complaint. I'll explain why.

As Miss B now knows Barclays is changing how it displays spend on its customers' accounts to a new layout. Rather than an end of day balance being shown on the transaction page, it now displays the sum of debits and credits for that day. In the new layout, it has brought pending transactions into the transaction list view — so customers can understand the context of these transactions (such as - when in the day, which day in the week that transactions happened).

It says it has done this to avoid any potential confusion with how customers understand their balance. There is no error.

It explained this to Miss B on 6 November 2025, but she remained unhappy as her partner's app still showed his current account transactions in the old format. Barclays explained this was because accounts were being moved to the new format over a period of time. It cannot confirm when the migration will be complete.

Barclays says these changes also allow it to give its customers more information when they click on any individual transactions. They were made based on previous customer feedback. They were researched and went through multiple rounds of customer testing.

In these circumstances I cannot find Barclays has done anything it needs to put right. I'm sorry Miss B did not find the change helpful, and that it caused her stress. But I am satisfied the bank's intention was to respond positively to accountholders' feedback and provide better daily information. Unfortunately, it can always be the case someone might not welcome a certain change, but I cannot fairly say that means the bank has done anything wrong.

I appreciate that Miss B would've liked all her related questions answered. And some - such as an end date for the migration of all accounts onto this new layout - have not been resolved. But this service does not have the power to review a firm's systems, processes or policies (or changes to). We look at the merits of individual complaints to ensure a customer has been treated fairly and reasonably. And Barclays has not acted towards Miss B here any

differently to its other account holders impacted by the migration.

**My final decision**

I am not upholding Miss B's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss B to accept or reject my decision before 11 May 2026.

Rebecca Connelley  
**Ombudsman**