

The complaint

Mr K, with the help of his grandfather, complains that Barclays Bank UK PLC allowed over £180's worth of transactions to leave his account and then bullied him when he attempted to dispute the payments.

What happened

Mr K has an account with Barclays designed for children between the ages of 11 and 15. He opened the account in branch with the help of his mother. He was eleven at the time. Mr K's mother says she told the assistant who they spoke to in branch that she wanted to be phoned whenever her son used the account and that she wanted a £5 limit placing on the account too. She says the assistant told her that she couldn't be phoned whenever her son used the account, but a £5 limit could be placed on it.

In May 2025 Mr K's mother says she discovered Barclays had allowed over £180's worth of transactions to leave her son's account despite the limit that she'd been told would be put in place. She says that Barclays sent her son over 30 separate letters – each of which needed to be completed and returned – when these payments were disputed. Mr K's grandfather complained to Barclays about everything that had happened on his grandson's behalf.

Barclays looked into Mr K's complaint but didn't uphold it. Mr K's grandfather was unhappy with Barclays' response and so referred his grandson's complaint to our service.

One of our investigators looked into Mr K's complaint but didn't recommend it be upheld. Because Mr K's grandfather wasn't happy with our investigator's recommendation, Mr K's complaint was referred to an ombudsman for a decision. The complaint was, as a result, passed to me.

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.

In March 2026 I issued a detailed provisional decision explaining why I agreed that this complaint shouldn't be upheld. In that decision I explained how the account Mr K has is meant to work. In it, I also explained that because I could see there had been a number of transactions on the account that appeared to be planned purchases and for more than £5, I couldn't safely say that Barclays was told to put a £5 limit on the account when it was open. I also said that I thought it was more likely than not that the account had operated in line with the limits that Barclays was asked to apply – limits that changed over time, more likely than not on the instructions of Mr K's mother.

Both parties were invited to comment on my provisional decision. Barclays accepted the decision. Mr K's grandfather and mother didn't.

Both Mr K's grandfather and mother have sent me detailed comments – I'd like to thank them for doing so. I've considered everything they've said carefully. Having done so, I

remain of the view that this isn't a complaint that I should be upholding. I'll explain why.

I'm satisfied that Mr K's mother wanted her son – Mr K – to be offered the same opportunity to learn how to manage money as she'd offered her other children. I'm satisfied too that she gave a considerable amount of thought to how to do this in a way that wasn't too risky. I'm satisfied that some of the features she wanted on the card weren't available – features she asked about when she went into branch. For example, a feature that would have meant she was notified when transactions went out. It looks like Mr K's mother has found another card offered by another provider that offers many – if not all – of the features she was looking for. That's positive to hear. The fact that another provider offers those features and Barclays doesn't and said so, is not in itself, however, a reason to uphold this complaint. In order to do so, I need to be satisfied that Barclays has made an error. Whilst I agree that some of the things that have happened weren't "helpful" – for example, I'm satisfied that Mr K received multiple letters from Barclays as a result of payments being disputed – I remain of the view that in this case Barclays hasn't acted unfairly or unreasonably. I appreciate that this will be disappointing for Mr K's grandfather and mother and potentially Mr K too. In the meantime, I hope that the new card he has from a different provider is helping Mr K learn more about the concepts of money and managing an account.

My final decision

My final decision is that I'm not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr K to accept or reject my decision before 21 May 2026.

Nicolas Atkinson
Ombudsman