

complaint

Miss S complains that Barclays Bank Plc wrongly registered adverse information about how she conducted her account. She says this negatively impacted on her and she was seeking the information, recorded with CIFAS, be removed and Barclays compensate her.

background

Barclays agreed with our adjudicator to remove the adverse information that had been recorded. She didn't think the bank could adequately demonstrate it had correctly recorded that information.

The bank also agreed to pay compensation to Miss S of £250. Barclays has also issued a letter to Miss S which confirms that it has removed the adverse information. The adjudicator didn't consider the bank needed to do any more to settle this complaint.

Miss S has asked that her complaint be reviewed. Miss S is seeking a far more significant compensation payment.

my findings

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've come to the same findings and conclusions as the adjudicator.

I only need to decide what compensation Barclays should pay to Miss S. And I've seen her response to the adjudicator's opinion that the bank need not offer greater compensation to her. I won't repeat all of that here. And I won't summarise her submission either.

Miss S has written comprehensively about the impact of the CIFAS marker being recorded and I wouldn't wish to risk any suggestion that I'm playing down the impact on her by simplifying all of her submission by way of a precis.

But I note what Miss S says about how inconvenient and time consuming it's been to sort this matter out and to not have a bank account since 2012 - when the marker was placed; how she wasn't capable, in 2012, to have sorted things at the time; that not being able to have an account has caused her some loss; and that this has been upsetting for her, including at times when she's been declined by other banks for an account.

I have great sympathy for Miss S. I don't doubt that the marker recorded by Barclays has impacted on her greatly and the bank should pay compensation to her for having recorded it.

But Miss S was made aware in 2012 that she should contact organisations, including CIFAS, and establish whether any adverse information was recorded and might affect her ability to have regular banking facilities. Miss S didn't do this and I can't fairly and reasonably say that Barclays should now pay compensation to Miss S for her not having done so and having suffered the negative implications of the adverse marker.

In short, if Miss S had acted in 2012, I consider it more likely than not that she would have avoided the impact on her of the marker, over the last few years, and therefore the bank

can't fairly and reasonably be said to be liable, in the context of whether it should pay compensation, for the events over that time.

Miss S has said how she couldn't pursue matters until recently. But I'm not persuaded that Miss S has justified how it was simply impossible for her to have sorted things in 2012. And so, taking everything into account, I agree with the adjudicator that Barclays should pay compensation of £250 to Miss S.

my final decision

My final decision is that Barclays Bank Plc should pay £250 to Miss S in full and final settlement of her complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss S to accept or reject my decision before 26 September 2016.

Ray Neighbour
ombudsman