

### **complaint**

Mr H is a director of H Ltd. He's unhappy with Barclays Bank Plc's response after H Ltd's account information was merged with his personal accounts on his online banking profile. Barclays explained that the error occurred when H Ltd's account was transferred from another bank. Barclays matched Mr H in its records both as a personal customer and as a director of H Ltd. That resulted in H Ltd's accounts being accessible under Mr H's online banking facility. The bank's apologised for its handling of the complaint. It's paid him £220 to reflect this.

### **our initial conclusions**

Our adjudicator thought Barclays had initially dealt with matters poorly. But she felt it had made a fair proposal to resolve any difficulties Mr H had experienced. She didn't recommend the bank take any further action over the complaint. Mr H says he understands the general principle of linking connected accounts and the value of doing so. But he feels Barclays is wrong to display company accounts alongside his personal banking details without explicit agreement.

### **my final decision**

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

I can see Mr H's point. He and H Ltd are separate and distinct. So while he was authorised to operate H Ltd's account (and doesn't dispute the convenience of being able to do so online), it's clear that merging the details could've caused him problems with his fellow directors. As he says, it would've been better had Barclays obtained both parties' agreement.

That said, it seems H Ltd has since made alternative banking arrangements. That's addressed the issue at hand. As a result, there's not really any reason for me to require Barclays to do anything further in response to Mr H's complaint. It's for Barclays to adjust its systems to avoid a similar issue arising with someone else. The bank's made a payment and apology to Mr H, and I think that's fair enough.

**My final decision is that I don't require Barclays Bank Plc to take any further action. Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H either to accept or reject my decision before 9 November 2015.**

*Niall Taylor*

*ombudsman at the Financial Ombudsman Service*

The ombudsman may complete this section where appropriate – adding comments or further explanations of particular relevance to the case.

#### **ombudsman notes**

#### **what is a final decision?**

- A final decision by an ombudsman is our last word on a complaint. We send the final decision at the same time to both sides – the consumer and the financial business.
- Our complaints process involves various stages. It gives both parties to the complaint the opportunity to tell us their side of the story, provide further information, and disagree with our earlier findings – before the ombudsman reviews the case and makes a final decision.
- A final decision is the end of our complaints process. This means the ombudsman will not be able to deal with any further correspondence about the merits of the complaint.

#### **what happens next?**

- A final decision only becomes legally binding on the financial business if the consumer accepts it. To do this, the consumer should sign and date the acceptance card we send with the final decision – and return it to us before the date set out in the decision.
- If the consumer accepts a final decision before the date set out in the decision we will tell the financial business – it will then have to comply promptly with any instructions set out by the ombudsman in the decision.
- If the consumer does not accept a final decision before the date set out in the decision, neither side will be legally bound by it.