

complaint

Mr and Mrs B say they received very poor customer service from Barclays Bank Plc when they had a problem with their bank cards, including delaying in sending out their new cards and failing to acknowledge the Powers of Attorney they'd signed.

background

Around July 2016 Mr and Mrs B noticed a number of transactions on their account they didn't recognise and contacted Barclays. Barclays took steps to deal with this including issuing Mr and Mrs B with new cards. But the cards didn't arrive until August 19 and in the meantime, Mr and Mrs B weren't able to access their money.

And Mr and Mrs B say Barclays made matters worse by the way it dealt with them. They say its communication with them was confused, unhelpful and inadequate and it refused to acknowledge the Powers of Attorney they'd signed. And they feel Barclays failed to deal adequately with their complaint. They said Barclays had credited their account with £150 and offered their daughter £100 for the inconvenience she'd had but they didn't feel this adequately reflected the problems caused by the bank's poor service.

Barclays acknowledged it had made some mistakes in how it dealt with this matter and had paid compensation to reflect this. But it said it hadn't received the Powers of Attorney until August 2016 and they'd then had to be registered. This was part of its internal security process and it didn't agree this was unreasonable.

But our adjudicator wasn't satisfied Barclays had acted reasonably. He said there'd been a delay in sending out new cards to Mr and Mrs B, which meant they hadn't been able to access their money for several weeks. And on one occasion Barclays had been unwilling to discuss the problems with Mrs B's daughter even though Mrs B had given her authority for it to do so.

And with regard to the powers of attorney, he said Mr and Mrs B's daughter had provided the correct identity documents and so he felt Barclays hadn't been reasonable to refuse to accept them. But as he explained, he could only award compensation for the inconvenience and upset caused to Mr and Mrs B. So while there'd been a lot of inconvenience, most of it had been borne by their daughter and he couldn't compensate them for this. For that reason he'd come to the view Barclays' offer was fair overall.

Mr and Mrs B's daughter, on their behalf, disagreed. She said Barclays had provided very poor customer service. Its offer hadn't taken into account the time, the costs and the inconvenience or the problem she'd had as their attorney in trying to resolve this complaint for them. She said this had been made more difficult by Barclays' initial refusal to register the power of attorney. She said they'd like the complaint to be referred to an ombudsman

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 conclusion as the adjudicator and for broadly the same reasons. But I think a slightly higher award is appropriate.

It's clear in this case Barclays has made a number of mistakes in dealing with Mr and Mrs B's account once the concerns about a possible fraudulent transaction were raised. I've seen Barclays ordered new cards for both Mr and Mrs B at this point but as the adjudicator has said, these didn't arrive for several weeks. And during that time Mr and Mrs B couldn't use their accounts or access their money. I can see how upsetting and inconvenient this was for them.

And I feel Barclays could have been more sympathetic to Mr and Mrs B in trying to resolve the problem. Although Barclays had told Mr and Mrs B their new cards had been sent out this wasn't in fact the case due to a restriction on their account. It's not clear why Barclays had put a suppression marker on the account or why it didn't identify this as the cause of the problem straight away but it's clear this added to the delay. And it's also not clear why it wouldn't accept Mrs B's authority to talk to her daughter about what was happening. Without some clear reason for this, I don't consider this was reasonable.

Turning next to the power of attorney, I've seen Mrs B has said that when her daughter tried to register this, Barclays didn't initially accept her identity documents even though they were in line with its own requirements. However while it's clear there was some confusion between different staff about how to deal with the registration process, it's also clear that this in part was caused by the fact Mrs B's daughter had remarried since the power of attorney had been signed. As a result her name on this document was different to her name on the identity documents and to her own (old) account with Barclays.

It's clear that by this time Mr and Mrs B and their daughter felt this was simply a further delay. But while I can understand their frustration I consider it's reasonable for Barclays to have robust security measures in place to prevent possible fraud. And in this case despite these problems the delay in the end was only a few days.

I've seen Mr and Mrs B comments about Barclays' offer and why it's inadequate. But as the adjudicator has said we can only compensate Mr and Mrs B for the upset and inconvenience they've had and not for the problems experienced by their daughter.

But having said that I think the general level of inconvenience suffered as a result of Barclays warrants a higher award. So I'm awarding £350. It's true that we don't normally make awards to an attorney because they're acting for the customer – and could recoup any costs from them. Given how helpful Mr and Mrs B's daughter has been in sorting things out for her parents I'm sure they'll want to consider passing on some of this (higher) award to their daughter.

my final decision

My final decision is that I uphold this complaint in part and now direct Barclays Bank Plc to pay Mr and Mrs B a further £200 in addition to the £150 already paid making a total award of £350.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr and Mrs B to accept or reject my decision before 20 February 2017.

Cerys Jones
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