

## **complaint**

Mr and Mrs E complain that they were mis-sold four packaged bank accounts by Barclays Bank Plc. A claims management company (CMC) has brought Mr and Mrs E's complaint to us on their behalf.

## **background**

Mr and Mrs E had two separate accounts with Barclays. One of the accounts ended with the numbers 057 and the other ended with the numbers 675. Each was upgraded to different packaged accounts:

### *Account ending 057*

- 1996 – Additions Account
- 2005 - Additions Plus Account
- 2009 – Premier Life Account

### *Account ending 675*

- 2009 – Current Account Plus

There was a fee for the packaged accounts and they came with a range of benefits. Our adjudicator didn't think the accounts were mis-sold. Mr and Mrs E don't agree with this opinion, so the complaint has been passed to me.

## **my findings**

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

I think Mr and Mrs E were aware at the time they were sold the accounts that they didn't have to upgrade. Free accounts were widely available at the time of the sales and Barclays' records indicate that both accounts (057 and 675) had been free before they were upgraded to packaged accounts. I also haven't seen evidence to suggest the accounts were recommended, so Barclays didn't have to check if they were suitable. Despite this, Barclays did have a responsibility to give Mr and Mrs E enough information about the accounts to enable them to decide if they wanted them. I've thought about whether Barclays did this at the time of each sale.

### *Additions Account and Additions Plus Account*

Barclays' records indicate that Mr and Mrs E's account had been upgraded to the Additions Account by 1996. At that time, it cost £5 a month and offered card protection and discounts on the charges related to overdraft use (amongst other things). The Additions Plus Account was £12 in 2005 and offered benefits that included worldwide travel insurance and breakdown cover. I think Mr and Mrs E got information about what the benefits of each of the accounts were. Account benefits are usually promoted during a sale and Mr and Mrs E have been able to use some of the benefits that came with the accounts – this suggests they got some information about them. For example Barclays' internal records show that Mr and Mrs E used the breakdown cover that came with Additions Plus account and they appear to have registered seven cards in 1996 under the card protection that came with the Additions Account. I know Mr and Mrs E's representative have queried whether Mr and Mrs E really did register the cards as they don't think card protection was a benefit of the account in 1996. I've looked at the information that our service has on the benefits offered with the Additions Account in 1996 and can see they included card protection. I've also seen documents from Barclays' internal records which show that seven cards were registered in 1996.

There may have been some details about each of the accounts that Mr and Mrs E didn't get. But I don't think more information would have affected the sales or how Mr and Mrs E used the accounts.

### *Premier Life*

In 2009 Mr and Mrs E's account ending 057 was upgraded to the Premier Life Packaged Account which cost £25 a month. Out of all the accounts the Premier Life offered the most benefits, some of which were travel insurance, mobile phone insurance, domestic emergency cover and breakdown cover. It's possible that at the time of this sale Mr and Mrs E didn't get all the information they needed, but again, I haven't seen evidence of information they should have got that could have put them off upgrading. They have been able to use many of the benefits, like the airport lounge facility, the mobile phone insurance (they registered a handset) and the breakdown cover. This use suggests they got information about the account and found it useful. Also Barclays have provided a short form that is dated the day of the upgrade. Mr and Mrs E have signed it to confirm they wanted the account and that they had received information about it.

### *Current Account Plus*

Mr and Mrs E opened the Current Account Plus in the same month that their 057 Premier Life Account was downgraded. At the time it was sold, the Current Account Plus Account cost £5 a month and offered mobile phone insurance and discounts on overdraft charges. There's evidence Mr and Mrs E got information about the account. They've been able to register a handset under the mobile phone insurance. And I've seen a note from the time of the sale which records that Mr and Mrs E decided to take the account because they were interested in the mobile phone insurance and overdraft discounts. There's also another application form. It's dated the day of the sale and Mr and Mrs E have signed it to confirm they wanted the account and had received information about it. There may have been some details about the Current Account Plus that Mr and Mrs E didn't get but I don't think more information would have put them off taking it.

Overall, I don't think any of the accounts were mis-sold. From what I've seen, Mr and Mrs E chose to take the accounts on each occasion and did so knowing how much they cost and what benefits they offered.

### **my final decision**

I don't uphold Mr and Mrs E's complaint.

Under the rules of the Financial Ombudsman Service, I am required to ask Mr and Mrs E to accept or reject my decision before 11 April 2016.

Tope Adeyemi  
**ombudsman**