

complaint

Mrs C complains that she was mis-sold two packaged bank accounts by Barclays Bank Plc. Mrs C's husband, Mr C, brings the complaint on her behalf.

background

In 2002 Mrs C opened a free account with Barclays Bank Plc. This account was upgraded to a packaged account called Additions in 2003. In 2005 Mrs C's account was upgraded again, this time to an account called Additions Plus. Mrs C complains that the accounts weren't suitable for her, that she didn't need them and that she wasn't told she had to register for the mobile phone insurance.

Our adjudicator didn't recommend that we uphold Mrs C's complaint. As Mrs C doesn't agree with this, the complaint has been passed to me.

my findings

I've considered all the available evidence and arguments to decide what is fair and reasonable in the circumstances of this complaint. We've explained how we handle complaints about packaged bank accounts on our website. I've used this approach to decide what to do about Mrs C's complaint.

Having considered all the information available, I don't think Barclays mis-sold the accounts to Mrs C because:

- I've looked through the records Barclays have provided and can see that before Mrs C upgraded to the Additions Account, she had a free account before. This suggests she would have been aware that she didn't have to take out a packaged account if she didn't want one. Overall, I think Mrs C upgraded her accounts in 2003 and 2005, knowing she didn't have to.
- There doesn't seem to have been a recommendation during any of the sales. Despite this, Barclays still had to give Mrs C enough information about the accounts to enable her to decide if they were right for her. I think it's likely Mrs C was told what the benefits of the accounts were during each of the sales, as these are often seen by representatives as making the account more attractive. It's possible though that there were some details about the accounts that Mrs C didn't know about. But I haven't seen evidence of information that Mrs C should have been given that would have affected the way she used the accounts.

I know Mrs C says she didn't know she had to register her mobile phone under the mobile phone insurance that came with the Additions Plus Account. But Barclays' records show that a number of phones were registered under the policy. Mr C says that he was the one that registered the handsets and not his wife. But the fact registration ever took place suggests that some information was provided about the process. And even if Mrs C had got clearer information about the need to register her phone, I don't think this would have affected the sale of the Additions Plus Account.

- There may have been some benefits of the two accounts that Mrs C didn't need. But packaged accounts aren't tailored so it's not unusual for a customer not to need everything they offer.

I want to reassure Mrs C that I've looked at all the information I have about her complaint. And I've thought about everything she and her representative have said. Having done this I don't think Barclays mis-sold the packaged accounts to her. So I don't think they owe her any money.

my final decision

I don't uphold Mrs C's complaint.

Under the rules of the Financial Ombudsman Service, I am required to ask Mrs C to accept or reject my decision before 3 March 2016.

Tope Adeyemi
ombudsman