

complaint

Mr E, on behalf of Mrs E, complains about the way Barclays Bank Plc has handled the situation over a dormant bank account. Mr E says it's been handled very poorly and it has been a very distressing time. Mr E wants to be adequately compensated for the effect the whole matter has had.

background

The background and events leading up to this complaint were set out clearly by the adjudicator. So I don't think it's necessary to repeat it all here.

Briefly – it's not disputed that Barclays' level of service fell short of what Mrs E should've expected in trying to get her money back from her dormant account. For example it didn't reply to letters Mr E sent to Barclays on her behalf. And it didn't handle the process of verifying Mrs E's identity to allow the release of her money very well– it didn't take account of her specific needs.

As a result Barclays sent Mrs E a cheque for £500 in recognition of the distress the whole matter had caused. And this was slightly higher than the adjudicator recommended.

Mr E doesn't think this amount adequately reflects the distress this matter has caused.

So what's left for me to decide is whether Barclays has fairly compensated Mrs E for the distress, upset and inconvenience caused.

my findings

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

As I said above, it's not really in dispute that Barclays didn't do everything it should've done here. And like the adjudicator, it seems to me the poor service happened after the process started to get Mrs E's money out of the dormant account.

I note Mr E disagrees with the adjudicator's finding that Barclays wasn't wrong to close Mrs E's account as dormant in the first place. But I don't think it's crucial for me to reach a firm finding on this. Even if I thought Barclays was wrong, what I need to decide remains the same. And that is, has Barclays fairly compensated Mrs E for the distress and/or inconvenience this matter has caused her.

It's clear to me from what Mr E has told us that in dealing with Mrs E's complaint, the impact on him has been great. But I can't make an award for any distress a representative or third party experiences.

I need to consider what impact this matter has had on Mrs E because she is the consumer – it's her complaint.

That said, I don't think the distress Mr E's experienced is irrelevant in this case because given the specific circumstances here, it's likely Mr E's distress has in turn impacted on Mrs E.

So taking everything into account, including the fact that bringing a complaint will almost always involve a degree of distress and/or inconvenience, I think in this case, Barclays' payment of £500 in recognition of the distress caused to Mrs E is fair.

I know this isn't the answer Mr E was hoping for. But in light of the above I'm satisfied Barclays doesn't need to do anything more to put things right.

my final decision

My final decision is that because Barclays has already paid¹ Mrs E £500 for the distress and inconvenience this matter has caused, which I think is fair, it doesn't need to do anything more to put things right.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr E, for and on behalf of Mrs E, to accept or reject my decision before 30 December 2015.

Paul Featherstone
ombudsman

¹ Barclays has sent Mrs E a cheque for the £500 but I understand it hasn't been presented for payment. If Mrs E has destroyed or lost the cheque then I expect Barclays to issue her with a new one.