

The complaint

Mr B, a sole trader, complains about Barclays Bank UK Plc. Briefly, he says:

- Barclay's online chat facility does not work as it should. The replies are late (if they are received at all), and are of little to no help.
- Barclays' cheque scanning facility does not work, and skews photos of the cheques.

Mr B has raised a number of other concerns about Barclays, but this decision is solely about the issues listed above.

What happened

One of our investigators looked at this complaint, which at that stage also included a dispute about Self-Employment Income Support Scheme payments (SEISS). Briefly, our investigator said:

- He considered that Barclays should pay compensation in respect of the SEISS payments that Mr B said he would have received but for Barclays' error.
- He accepted that Mr B had experienced difficulties with Barclays' chat facility. But he didn't think Mr B had been materially impacted by those difficulties. He noted that Barclays had apologised for the service issues, and he thought that was a fair outcome.
- He also accepted that there had been problems in the past with Barclays' cheque scanning facility. Again, he thought that Barclays' apology was sufficient. He suggested that Mr B contact Barclays directly if he had further issues with cheques.

Barclays and Mr B both accepted our investigator's conclusions about the SEISS payments. That matter has since been resolved, and I will make no further comment on it.

Mr B did not accept our investigator's conclusions about the chat facility or the cheques. He said the investigator was wrong to suggest that he had not been impacted by the removal of contact services, and that the cheque function still did not work. He noted that all the Barclays branches near him had closed, leaving him reliant on online and phone communication. Overall, he said that Barclays' service – which he is paying for – is not effective, reliable, or suitable. He later switched his business account away from Barclays.

Our investigator was unable to reach agreement with Mr B about the chat facility and cheque issues, so he arranged for the complaint to be referred to an ombudsman. He explained that the ombudsman considering this complaint would only look at those two issues – and would not look at any of the dissatisfaction Mr B experienced after he sent his complaint form to us on 25 August 2022 (and in particular the ombudsman would not look at his dissatisfaction with cheque scanning after that date).

What I've decided – and why

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

I am sorry to further disappoint Mr B, but there is very little I can add to what our investigator has already said.

Barclays has apologised for the problems Mr B suffered with both chat and cheques, and it has acknowledged that it didn't provide the level of service that it wanted to. It described some of the issues as "*teething problems*", and said it is working to improve both facilities.

However, I don't think it would be fair for me to order Barclays to pay compensation to Mr B. I haven't seen any evidence to suggest that Mr B suffered financial loss as a result of the problems. Barclays provides various methods for its customers to contact it and to pay in cheques, and it was always open to Mr B to use one of those other methods.

The fees Barclays charges for its accounts cover all of the services provided by those accounts; it does not charge a separate fee for access to its chat and cheque scanning facilities, and I don't think it would be fair for me to order Barclays to refund any of the fees Mr B paid.

I accept that Mr B has suffered some inconvenience, but that does not automatically lead to an award for inconvenience. I agree with our investigator that Barclays' apology is enough in these circumstances.

My final decision

My final decision is that I do not uphold this complaint about Barclays Bank UK Plc.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 6 November 2023.

Laura Colman
Ombudsman