

## **The complaint**

Mr M complains Barclays Bank UK PLC (Barclays) refused to update his bank account postal address.

## **What happened**

Mr M says he wrote to Barclays to change his address but mistakenly quoted incorrect account details. Mr M says Barclays wrote back a few days later to his new address, asking for a new instruction letter which Mr M says he did, assuming matters had been sorted. Mr M says he and his brother then telephoned Barclays in May 2023 to enquire when his new debit card would be sent to him as it was about to expire and to what address it would be sent. Mr M says what followed was a series of telephone calls, but Barclays still refused to change his address without making a long journey to a local branch as Mr M didn't have access to telephone or online banking.

Mr M feels Barclays could have done more to help him as he is a vulnerable person and should have taken into account his situation but never did. Mr M wants Barclays to compensate him with £300 for the trouble and inconvenience this matter has caused, including the fact he had to borrow funds from his brother until he took the decision to move his bank account to another provider.

Barclays explained it was sorry for the trouble Mr M had faced changing his address but explained that when asked to amend highly sensitive pieces of information such as an address, it must ensure the request had been received from the genuine customer. Barclays says it explained various options available to Mr M but as he hadn't registered for telephone banking or online banking and that his mobile number was also out of date, those options weren't available to him.

Barclays acknowledged Mr M had written to them, but it hadn't been able to action the request without identification. The only other option was either for Mr M to send certified photographic identification by post or to visit a branch with identification but understood this might be difficult given the distance involved. Barclays reminded Mr M that he should always update his account address and telephone number going forward to avoid future problems like this occurring. Barclays didn't feel it made any errors it was simply following its process to protect its customers.

Mr M wasn't happy with Barclays' response and referred the matter to this service.

The investigator looked at all the available information but didn't uphold the complaint. The investigator says Mr M hadn't updated his address or telephone number before he moved address, and this impacted how Barclays could support him. The investigator says given Mr M hadn't registered for online or telephone banking, Barclays were left with limited options to help him - in short he needed to visit a branch 90 miles away or to send by post certified photographic identification.

The investigator says while understanding Mr M's frustration, Barclays had acted reasonably in order to protect Mr M's account from potential fraud.

Mr M didn't agree with the investigator's view and asked for the matter to be referred to an ombudsman for a final decision.

### **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.

Having done so, I won't be upholding this complaint and I will explain how I have come to my decision.

I can understand it would have been frustrating and upsetting for Mr M to discover he wasn't able to amend his banking address details unless he provided Barclays with certified photographic identification or visit a local branch many miles away.

When looking at this complaint I will consider if Barclays could have done more to help Mr M when he informed them he had moved home.

Both parties are fully aware of the background to this complaint, so I don't intend to repeat everything that's been said before, but I have considered everything that's been said and presented to this service – it's just that I don't need to comment on each individual point here in order to reach a decision on what's fair and reasonable.

Mr M's complaint centres around the fact Barclays knowing his vulnerability, failed to provide any reasonable alternatives to change his bank address details other than to take a long trip to a local branch with his full identification.

Without trying to minimise the frustration and upset this matter would have undoubtedly caused Mr M here, I have to also take into account, even given Mr M's vulnerabilities, Barclays would still need to protect its customers from fraud when it's asked to make material changes to its customer address details.

Here although Mr M wrote to Barclays, initially with partly incorrect account details, and subsequently telephoned them to arrange the address change, he wasn't able to pass its security checks. Unfortunately, Mr M wasn't signed up to online banking and didn't have access to a passcode for telephone banking as these details had also changed. I can see when Mr M wrote in May 2023 with his new address details Barclays wrote back with a series of options available to Mr M to action the change of address – but here as Mr M didn't have access online to his bank account the options became limited to either visiting the nearest branch with identification or to send certified copies of photographic identification.

So while I can understand in Mr M's circumstances both of these options would have been inconvenient, Barclays would have a responsibility to protect its customers and so I can't say requesting the identification it did was unreasonable – after all it had tried to offer other alternatives ways for Mr M to change his address, but unfortunately part of the problems resulted from the fact Mr M had moved to a more remote location – but that's not to say Barclays must alter its identification processes to allow for that.

In this case Barclays unfortunately had little other options available to offer Mr M here and it's not for me to say it must change its processes and procedures, only that it made reasonable attempts to accommodate Mr M here, and I'm satisfied it did that.

While Mr M will be disappointed with my decision, I won't be asking anymore of Barclays here.

**My final decision**

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 26 December 2023.

Barry White  
**Ombudsman**