

The complaint

Ms L complains as administrator, and as the representative of a director of T, a limited company, that she was unable to view the statements for T's currency account with Barclays Bank UK PLC for three years.

What happened

Ms L maintains that she complained to Barclays for three years that she was unable to access T's currency account. Barclays only has a record of her complaining from September 2022. She says that she spent many hours on the telephone trying to resolve matters.

Barclays said all the account statements had been uploaded onto T's Cloud IT. It said that its IT team investigated and found no error but asked Ms L to try another browser. Its IT team also suggested that Ms L provide screenshots of T's online banking. It said it was willing to log another IT incident for T and to investigate further. It nevertheless upheld T's complaint and apologised for the poor service provided. In its final response of 29 March 2023, it offered to pay compensation of £150.

On referral to the Financial Ombudsman Service our Investigator, given Barclays' response, didn't feel that it needed to do anything further.

In July 2023, Ms L advised that she now had access to the currency account. She felt that for the many hours of the company's time she had spent, Barclays should pay £1,000. Barclays responded that it wouldn't agree to compensate a customer at their professional rate as they're not providing a professional service. It maintained that its offer of £150 was appropriate.

I issued a provisional decision. In it I said that Barclays should pay compensation of £500. Barclays accepted my provisional findings.

Ms L on behalf of T accepted my provisional findings, but thought I should take into account that although she now has access to the statements she has difficulty accessing any statements older than the past six weeks. She also pointed out that T is a not-for-profit organisation.

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.

My provisional findings are set out below, in italics:

“When a customer has problems with accessing information online, I can understand that it would be very difficult for an IT department to diagnose what the problem is. It does appear that Ms L did raise the issue with Barclays in 2020 but this was recorded as an IT issue rather than a formal complaint.

I understand that Ms L was able to access the online statements of the currency account following information given to the Investigator by Barclays in an e-mail of 16 June 2023. If the matter was able to be fixed that easily, I can't understand why the “fix” suggested was not put to Ms L earlier.

Given that Barclays upheld T's complaint, I think it right to approach this matter from the point of view of what is suitable compensation to be paid.

As T is a limited company, I am unable to award any compensation for distress. But I have considered the inconvenience caused in Ms L's position as an administrator and the time spent by her when she could have usefully spent that time doing work for T. I haven't seen clear evidence that T actually suffered financial losses, but I do think it appropriate for Barclays to compensate T.

I have to point out that we don't award compensation for the time spent by the complainant dealing with the complaint with the Financial Ombudsman Service. And it's hard to put a figure on what is appropriate. Ms L asserts that she has spent many hours trying to resolve the matter since 2020. I understand that she could have spent a long time on the phone to Barclays' IT department. She advises that she is paid by T £25 per hour. Taking account of the number of times that she would have phoned Barclays in that three-year period, and the time that she spent in company time trying unsuccessfully to access the statements, I have decided that Barclays should increase the amount of compensation to £500. I should emphasise that I have not taken a scientific approach to this or carried out detailed calculations, but I think that what I propose is fair and reasonable in the circumstances of the case.”

I note that both parties have accepted my provisional findings.

Whilst I note that Ms L has now raised other issues with Barclays' online banking, the complaint Ms L referred to the Financial Ombudsman Service was the issue of being unable to access T's currency account. That complaint has now been resolved. If T has other issues relating to access to online statements, those issues should be taken up with Barclays.

I don't think that the fact of T being not for profit is a relevant consideration.

Overall I remain persuaded by my provisional findings, including the compensation award. Those findings are now final and form part of this final decision.

Putting things right

Barclays should pay £500 compensation to T.

My final decision

I uphold the complaint and require Barclays Bank UK PLC to provide the remedy set out under “Putting things right “ above.

Under the rules of the Financial Ombudsman Service, I'm required to ask T to accept or

reject my decision before 3 January 2024.

Ray Lawley
Ombudsman