

The complaint

Mr C complains Barclays Bank UK PLC spelt his name wrong on his statements.

What happened

Mr C holds several accounts with Barclays and his first name was spelt incorrectly on two of his statements. Mr C raised this with Barclays in August 2022, but it didn't change the name.

Mr C complained to Barclays in February 2023, and it responded the same month. Barclays said it couldn't see when or how the error in Mr C's name had happened, but it had fixed it.

And Barclays accepted it took too long to change Mr C's name on his statements and offered £200 to compensate for this. Mr C didn't feel this was enough to compensate him for the worry the incorrect statements had caused, and he'd missed out on a mortgage deal.

Mr C brought his complaint to this service and an investigator looked into things. The investigator didn't think Mr C's complaint should be upheld. The investigator said Barclays had made an error with Mr C's name on his statements, but it was likely to be human error.

The investigator acknowledged Mr C was worried about potential fraud, but no fraud had happened so they couldn't fairly ask Barclays to compensate for a potential loss.

The investigator also spoke to Mr C's potential mortgage lender, and it said Mr C's mortgage had been changed, there were no records of issues with any statements. The investigator felt Barclays had taken too long to fix the error, and felt the £200 offer was fair.

Mr C disagreed, and questioned how his accounts had been opened in the wrong name, his identification had his correct name on. Mr C also mentioned Barclays had to follow the know your customer (KYC) rules and hadn't done this.

Mr C also said there were no aliases on his credit file and couldn't understand how Barclays had opened some accounts with the correct and some with the wrong name. Mr C asked for an ombudsman to decide things.

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.

There's no dispute Barclays made an error on some of Mr C's statements.

I need to decide whether Barclays' offer is fair and compensates Mr C for the distress and any loss this error caused.

Barclays has said it can't see how the error occurred, but the statements appear to have been incorrect since the accounts were opened, some time ago. Barclays says it doesn't have any records as the error likely occurred too long ago to fairly keep these records.

Mr C has said he doesn't understand how accounts can be opened in different names, but I'm satisfied they weren't. The records Barclays holds for Mr C are correct, his first name is spelt correctly. It's the statements on two of the accounts that are wrong.

Overall, I'm satisfied Barclays took the correct identification from Mr C and opened accounts in his correct name.

This would also explain why Mr C's credit file has no aliases. Barclays report the details it holds centrally for Mr C's accounts to the credit reference agencies. And the accounts themselves are correct, it's the statements where the errors occurred.

And since the statements only are incorrect, I think it's more likely this was human error. It's very likely someone at Barclays simply keyed in the wrong name when setting up some of the statements for Mr C's accounts.

Mr C has said Barclays has an obligation to hold the correct data for him, and I agree. I think Barclays does hold the correct data for Mr C, his accounts and central record at Barclays have his correct name.

Whilst I understand Mr C would like to know how and why this happened, I think too much time has passed from the likely point of error. I'm satisfied Barclays didn't make this error on purpose, otherwise I think all Mr C's statements would be incorrect.

Mr C says he was very worried he could have been the victim of fraud as his name was incorrect. I think this is a remote possibility, and no fraud appears to have happened. I can't fairly ask Barclays to compensate Mr C for something that hasn't happened.

Mr C also says he missed out on a better mortgage rate because his statements were incorrect. Mr C sent in his figures of what his current, and future loss was.

When the investigator asked Mr C to evidence the decline of his mortgage, he told the investigator to go direct to the potential mortgage lender.

The investigator did this, and the lender said Mr C changed his mortgage rate in August 2022, nothing was declined and there were no issues with his statements.

I don't think Mr C missed out on a better mortgage deal because of the issues with his statements. Again, I can't fairly ask Barclays to compensate Mr C for something I don't think happened.

Like the investigator, I think Barclays took too long to fix the problem. Mr C first raised the issue in August 2022, but it wasn't fixed. It was only after Mr C raised a complaint, in February 2023, Barclays corrected his name on the statements.

This would have been quite frustrating for Mr C, but I can't see the error led to further losses than this frustration. So, considering all the circumstances of Mr C's complaint I think Barclays' offer of £200 is fair.

My final decision

My final decision is I uphold this complaint and Barclays Bank UK PLC should pay Mr C £200 to compensate him for the time it took to amend his statements.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or

reject my decision before 16 August 2023.

Chris Russ
Ombudsman