

The complaint

Mr S complains for himself and as representative of the estate of X (his late wife) about several issues in respect of his current account.

What happened

Mr S complained that Barclays haven't removed his late wife's name from the joint account despite him providing the necessary documents for this to take place. He also complained that Barclays' fraud team failed to contact him concerning a fraudulent/disputed payment in August 2022 and failed to follow up on this.

For these issues Barclays offered total compensation to him of £100, and to send new cards and remove his late wife from the account.

On referral to the Financial Ombudsman Service, our Investigator proposed that Barclays pay total compensation of £120. And that it issue the new cards, and remove the name from the joint account and investigate the disputed payment.

I issued A provisional decision. In it I said that as well as taking the actions proposed, Barclays should pay total compensation of £190.

Barclays accepted my provisional findings.

Mr S has no further comment to make, although I understand from him that he does now have his new bank cards.

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.

the following is a summary of my provisional findings:

“failure to issue new cards/ discrimination

Mr S said in calls with Barclays that he had dyslexia and dyspraxia which made it difficult for him to understand. He also said that, during the call on 17 November, the adviser constantly interrupted him, which confused him. I do think that as this came after he had confirmed his address in the web chat, Barclays should have taken steps to get his new cards issued to him.

Barclays has sent us its notes of the call on 17 November 2022, it has not been able to provide a recording of the call. The only call recording for that day was one where an adviser rang Mr S to confirm his appointment for a video call. And there was a certain amount of Mr S and the adviser talking over each other. I think it likely that the adviser was simply trying to explain the position to Mr S, and that's likely to be what happened regarding the other call.

But I don't think there was any intent to confuse or discriminate against Mr S, as I don't think he was treated any differently to any other customer in his position.

Barclays should issue new debit cards, for Mr S's accounts, the details of which our investigator set out in her view.

payment dispute

Mr S wanted to raise a dispute about a payment for £118 which went out from his account on 5 August 2022. Barclays should follow this up and investigate the payment and, as necessary, and if appropriate, raise a dispute about it.

contact by fraud team

I see that Mr S contacted Barclays because he was concerned about a possible fraudulent payment in early August 2022. I think that Barclays did attempt to call Mr S to discuss this.

removal of Mr S's wife's name from the joint account

Mr S complains that despite advising Barclays that that his wife had passed away and providing the death certificate, it had failed to remove her name from the joint account. I understand Mr S's distress at this not being sorted. The death certificate has now been supplied so Barclays, if it has not already done so, should remove the name from the joint account. I think though that the compensation offered by Barclays for this part is fair.

conclusions

- I don't find that Barclays failed to make reasonable adjustments for Mr S in respect of his dyslexia or dyspraxia.*
- Barclays should have followed through on providing new cards for Mr S's accounts and he suffered considerable inconvenience because of this.*
- Our Investigator attempted to get the new cards issued but that Mr S was unwilling to contact Barclays or provide the needed information.*
- As well as paying the £30 offered, Barclays should pay a further £90. I should make it clear that this is in respect of the issue of the new cards.*
- Barclays should also pay the further £70 offered in its letter of 2 December 2022. This makes a total of £190."*

As neither party has any further comments to make, my provisional findings have not changed. These should now be regarded as final.

Putting things right

Barclays should, insofar as it has not already done so:

- Issue new cards for Mr S's accounts and new PINs, as I've set out above.
- Remove Mr S's late wife's name from the joint account and confirm to him when that has been done.
- Investigate the disputed payment of £118 made on 5 August 2022.
- Pay a further £90, making a total payment of £190, taking into account any payment already made.

My final decision

I'll hold the complaint and require Barclays Bank UK PLC to provide the redress set out under putting things right above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S and the estate of X to accept or reject my decision before 4 January 2024.

Ray Lawley
Ombudsman