

The complaint

Mr H complains Barclays Bank UK PLC (Barclays) provided poor customer service both in branch and via its telephone banking service.

What happened

Mr H complains Barclays have failed to provide the in-branch banking and telephony services he requires or as it states on his bank statements. Mr H says he has a power of attorney (POA) authority on his mother's bank account with Barclays alongside his own personal bank accounts.

Mr H says Barclays are causing him difficulties by setting unfair withdrawal limits for use on the in branch assisted service counter (ASC) and additionally he has a visual impairment. Mr H says Barclays have imposed a £2,000 daily limit across all of his bank accounts when he feels this should be for each individual bank account. Mr H says he is encouraged to use this service rather than the in-branch cashiers which is his preference.

Additionally, Mr H says he is unable to use digital telephone service or online banking due to his visual impairment and is reliant at times to use telephone banking but despite what is stated on his bank account statements, this service isn't available 24/7 and causes him difficulties and Barclays aren't being transparent about the service it offers.

Mr H wants Barclays to set the ASC limit of £2,000 to each of his bank accounts, provide 24/7 telephone banking, provide more in branch cashiers, and pay him compensation for the stress and inconvenience caused to him.

Barclays says the ASC withdrawal limit is set per customer not per account and that is a commercial decision it has taken as part of its fraud protection measures. Barclays says the £2,000 ASC limit doesn't prevent Mr H using his debit card on the ATM up to its £500 limit or use the in-branch counter service.

Barclays apologised for any confusion over the telephone banking service but explained the 24/7 service only related to the digital telephone service and not telephone banking via its telephony colleagues and have provided feedback internally about this. Barclays explained to Mr H if he wanted to undertake transactions outside the ASC limits he could speak to branch staff to discuss alternative options.

Mr H 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 explained that she wasn't able to tell Barclays what hours its telephone banking service should be, nor tell it what limits it must set for customers to withdraw or deposit money. The investigator says she would expect banks to have limits in place to protect customers from potential fraud and as these limits apply to all of its customers, not just Mr H, Barclays haven't acted unfairly here.

The investigator says while Mr H doesn't like being asked to use the self-service machines

she felt it wasn't unreasonable for Barclays staff to offer a quicker method of banking and she couldn't tell it to change how its branch staff operate.

The investigator suggested Mr H may wish to consider looking at other banking providers that may suit both him and his mother's circumstances better.

Mr H 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 be frustrating for Mr H to have held a bank account for many years with Barclays and now finds it can't accommodate his individual in branch or telephone banking requirements. When looking at this complaint I will consider if Barclays have treated Mr H unfairly, given the restrictions in place both for in branch withdrawals using the ASC facility and with the times available for its telephone banking service.

There are two main issues Mr H has raised, firstly that Barclays have set one withdrawal limit of £2,000 across all of his bank accounts rather than for each individual account, including that of his mother, where he has a POA. Secondly, Mr H feels Barclays should offer 24/7 telephone banking where he can speak to an advisor as implied on the bank statements he received and not digital telephony as is the case.

As a general point Mr H feels there should be more counter staff available in branch.

I understand the points Mr H makes and I can see he has some challenges dealing with both his mother's banking and his own, which must be time consuming for him given his visual impairment.

As the investigator has pointed out, it's not the role of this service to tell banks like Barclays what limits it must set for its customers ASC or ATM withdrawals – that is a business decision for it to make and here it's in place to reduce potential fraud and is in place for all its customers not just Mr H. So, I can't say Mr H is being treated any differently here. Barclays have explained the ASC limit is separate to the daily ATM withdrawal limit of £500, so Mr H is able to make further withdrawals this way if he exceeds the ASC limit set.

Again, it's not for me to tell Barclays what business model it should have in place for the provision of branch cashiers, and I can't say it's unreasonable for those staff to direct Mr H to use the ASC facilities, if they believe it provides an improved service. What is important is there is the availability of other forms of support available in branch and I'm satisfied that is the case here.

As far as Mr H's concerns surrounding the telephone banking access times, while it's not the role of this service to tell businesses like Barclays what telephony platform it must adopt or what the availability must be, as that's a business decision for it to take, I do have some sympathy with Mr H's point over the clarity of when he can speak to an advisor rather than the digital telephone service. I have seen the bank statements and Barclays' website regarding the telephony availability, and I can understand the operating times could be confusing – that said Barclays have told Mr H it has provided central feedback on this point,

and it would be helpful here if it could inform Mr H of the changes if any, it intends to make.

That said Mr H has now been told of the availability times to speak to a telephony agent.

I have also asked Barclays what further support it could provide Mr H given his visual impairment and it has explained his impairment has been recorded in its records and for example it understands large text should be used. Barclays have provided details of other adaptations to its services, and I enclose the link below which may be helpful, if Mr H isn't already aware of this and it may prove beneficial to contact Barclays to discuss these enhancements.

So, while I understand the concerns Mr H has raised, I'm satisfied on balance, Barclays haven't treated him unfairly, for the reasons I have already explained.

<https://www.barclays.co.uk/accessibility/sight/>

While Mr H 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 H to accept or reject my decision before 12 June 2024.

Barry White
Ombudsman