

The complaint

Mr M complains that his surname was improperly recorded by Barclays Bank UK PLC, which led to problems registering for a linked service. Mr M also said he couldn't access online banking with Barclays, and it was insisting he go to a branch.

What happened

Mr M said he'd been a customer of Barclays for many years, but had recently experienced problems, after applying for a Barclays credit card. Mr M said he gave Barclays the right details when he made this application, but someone in Barclays wrongly formatted his surname. Part of his surname had been turned into a middle name, so his name was wrong.

Mr M said he'd tried to sort out these issues with Barclaycard, but staff just repeatedly told him to go into a branch to have his name changed. Mr M didn't think he should have to do that, because he said he'd put his name in correctly on the application.

Mr M said he was also unable to access a linked benefit which was supposed to come with his new credit card, because that company couldn't verify his identity. That company takes its information from Barclaycard, so again Mr M's surname wasn't right.

Mr M told us this issue had taken a very long time to resolve. He had started to complain in May 2023, and in mid-June the matter wasn't resolved. Matters had got worse, as he had stopped being able to access either the Barclays or the Barclaycard app properly. Mr M said he had to download the app each time and go through registration, then he could access his account, but when he tried a second time, the app would always default to showing an error message, telling him to go into a branch with some identification.

When Mr M complained that he wasn't able to log on, Barclays told him he would need to go into a branch with ID. Mr M said he wasn't willing to do that, he didn't have the time, as he works during banking hours. And Mr M said Barclays hadn't explained how he was able to log into the app previously, and now he isn't.

Mr M wanted our service to look into things. He said this had caused him stress and was taking a long time to resolve. He wanted Barclays to fix the issue with his surname, ensure he was able to access the linked benefit, restore his access to the apps, address the need for staff training because of the poor complaint handling Barclays had demonstrated, and pay him compensation.

Barclays said it had dealt with this issue. It showed us a letter it had sent to Mr M in early June, which apologised for a known issue with the capitalisation of letters in some surnames. Barclays said Mr M's surname was now properly recorded on its systems. And Barclays said it could see that Mr M was logging on to its apps.

Mr M said he still couldn't log on. The successful logins Barclays could see, only happened when he deleted the app, downloaded it again and re-registered. And the issue with the linked benefit hadn't been resolved either.

Barclays then said it thought the problem was to do with a device Mr M was using to access the app, and it would send him a new one. But Mr M said he doesn't use any such device to access the app. He sent us evidence of the problem, and resulting error message. Mr M said this was still a problem, around five months since he'd complained. But he did finally have access to the linked benefit associated with his card, and expected to be able to use it.

Barclays said it had looked at this again, and it thought that it needed some further identity documentation from Mr M, so it did want him to go into a branch with ID, as the error message had suggested. Barclays said this should resolve matters for Mr M.

Our investigator thought this complaint should be upheld. She said that when Barclays wrote to Mr M about this complaint, and told him it had resolved things, it repeated its previous error, which must have been frustrating. But she could see Barclays did now hold Mr M's surname correctly. She said the service resolving this should have been better.

Our investigator said Barclays had explained the problem with accessing the app was due to a need for further identity verification. Although she noted Mr M's frustrations, as he felt Barclays ought to have enough to identify him already, she said our service wouldn't tell Barclays not to do security checks. And she said the message on the app did explain that this was what Mr M needed to do to resolve things.

Our investigator said that given the service Mr M received when he was trying to resolve this issue, and the fact that Mr M couldn't access a linked benefit during this time, she thought Barclays should pay £75 compensation.

Mr M said he didn't think the main issue had been resolved. He said if Barclays needed extra ID now, then he would like to know how he had been able to open a credit account and access the app initially. Mr M also said that Barclays' requirement to go into a branch didn't consider the position of customers who might be disabled and are unable to access a branch. Mr M said Barclays could have requested the documents to be scanned and sent securely, as he'd done when he first registered for the app. Mr M didn't think Barclays was acting fairly, and he said in some respects he thought it was breaching the Equality Act 2010, which he understood required fair and accessible access to all.

Our investigator said she didn't think it was unreasonable for Barclays to ask for more ID. But Mr M still didn't think things were resolved. He said he'd now been to a branch, and he said the member of staff he spoke to didn't know why he was asked to visit the branch and have his documents checked. Mr M said the staff member then told him Barclays didn't have any of his identification documents on file, which was very worrying, he'd held accounts with Barclays for a long time, and wanted to know what had happened to ID documents he'd previously provided.

Mr M also said that the staff member had wrongly recorded his nationality. Mr M said he thought he was being discriminated against due to his name, and he thought the compensation Barclays paid him should be much higher.

Our investigator raised this with Barclays, and it said it does have copies of the identity documentation Mr M provided previously. This is held separately, and the member of branch staff just couldn't access it. Barclays also said its staff member had made a mistake about Mr M's nationality, and Barclays had now corrected that.

Our investigator didn't think Barclays had treated Mr M unfairly. She still thought that £75 in compensation was in line with our compensation guidelines.

Mr M said he still felt he'd been caused a significant amount of unnecessary stress, and still thought Barclays was discriminating against customers because it wanted people to attend a branch in person. Mr M didn't want to accept £75 in compensation. Because no agreement was reached, this case came to me 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.

I've reached the same overall conclusion on this complaint as our investigator.

I think it's clear that a mistake was made with Mr M's surname. Barclays hasn't shown me anything to make me think that this wasn't its fault. I don't know why this went wrong, but I do think it's most likely to be a mistake that Barclays made, which caused Mr M's Barclaycard account to show his name incorrectly.

Mr M told us when he first started to try to get Barclays to fix the mistake it had made over his surname, staff told him time and again, to go into a branch to get this corrected. I understand this would be inconvenient for Mr M, and he didn't think this should be necessary. He's always maintained that Barclays should already have the correct identification information for him.

Mr M said he felt that, rather than responding to the problem he was telling them about, Barclays staff members weren't listening to him. But it seems likely they were listening and responding to the problem he'd raised, because we can now see that the issues Mr M experienced weren't fully resolved until he did go into a branch with his ID. It seems likely that, although Mr M may not have needed to go into a branch if this mistake hadn't been made by Barclays, once there was a mistake about his name on Barclays' records, the only way to correct that fully was for Mr M to go into a branch.

So, when I'm thinking about compensation in this case, I will consider all the things that Barclays got wrong, and the inconvenience Mr M was caused by having to attend a branch because of a mistake Barclays had made. But I'll also have to consider that if Mr M had gone into a branch when Barclays' staff first suggested this, then it's likely his problems with his name on his Barclaycard account, as well as the associated issues with accessing the app and the linked benefit, would all have been resolved a great deal sooner.

I do think Barclays made further mistakes, as well as its initial error with Mr M's surname. The letter that Barclays sent us, dated 6 June 2023, deals with a mistake about capitalisation within surnames, that Barclays says is a technical problem it's trying to resolve. But that was never Mr M's complaint. And the letter itself repeats the same mistake about Mr M's surname.

I don't think I could have been confident that Mr M's surname had been amended by Barclays at this point, based on this letter alone. However, I do think it's likely that Barclays did reset Mr M's surname around this time, because that's when Mr M started to experience problems accessing the Barclays and Barclaycard apps.

Fortunately, this reset of Mr M's surname does appear to have resolved the issues he had accessing the linked benefit. But Mr M was then further frustrated by the additional problem of losing access to the apps. However, there was a clear message to Mr M, on the app, telling him how to resolve this matter – he needed to go into a branch. So again, I do think that Barclays had been clear with Mr M from the outset about how to resolve this.

Mr M didn't think he should have to go into a branch. And he said Barclays should have an alternative way of providing ID, as people with disabilities may struggle to attend a branch in person.

I haven't asked Barclays about its arrangements for supporting disabled persons in this case, because our service has to restrict itself to considering the issues raised in individual complaints. And in this case, Mr M hasn't suggested to our service, or, importantly, to Barclays, that he isn't able to go into a branch due to disability. Rather, he said that it was inconvenient, because he works during branch opening hours.

So I don't think it's appropriate here for me to consider the arrangements Barclays may offer to its customers with disabilities, because there's no evidence that Mr M needed reasonable adjustments to be able to access his account. So the underlying law Mr M refers to (and which our service must take into account) doesn't apply to him in that way.

It's very unfortunate that, when Mr M did go into a branch with his ID, his nationality was then wrongly recorded by Barclays. I think that's added to Mr M's sense of injustice here. But I do think it's most likely that this was simply a mistake by a staff member, caused by lack of knowledge rather than prejudice. And I'm pleased to see that Barclays has now put this right.

I know Mr M didn't want to accept the offer of £75 in compensation that our investigator made. And I appreciate that this problem has dragged on for a considerable time for him. But I think that £75 does provide a fair and reasonable outcome for Mr M's complaint about Barclays' original mistake, and for the inconvenience of having to go into a branch to correct this mistake. And I'm sorry to have to tell Mr M that I don't think it's fair to ask Barclays to pay more, because Mr M was reluctant to attend the branch, which prolonged the issues here for him quite significantly.

I know that Mr M will be disappointed by my decision, but I don't think Barclays has to pay more than the £75 our investigator suggested, and Barclays has agreed to pay. So that's what I will now award.

My final decision

My decision is that Barclays Bank UK PLC must pay Mr M £75 in compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 22 February 2024.

Esther Absalom-Gough
Ombudsman