

## **The complaint**

Mrs D complains about the service provided by Barclays Bank UK PLC when trying to move funds from her Cash ISA to a Fixed Rate ISA.

## **What happened**

Mrs D contacted Barclays and advised she had an existing Cash ISA and wanted to move her savings into a new Fixed Rate ISA. During the call on 21 December 2022 Mrs D discussed whether local branches could help her move her savings to a new Fixed Rate ISA. Mrs D was advised that Barclays required her to take identification to the branch. Mrs D said she would take her bank cards into branch to use as identification.

Mrs D visited a branch of Barclays on 23 December 2022 and has told us that branch staff refused to help with her Fixed Rate ISA application and referred her to the telephones available. When Mrs D spoke with another agent, arrangements to open the new ISA were discussed. The agent updated some of Mrs D's details on Barclays' systems and said she needed to provide some photo identification, like a passport, in branch. Mrs D explained that Barclays had already seen her identification and that she wasn't willing to provide it again. Mrs D raised a complaint.

Barclays issued five responses to Mrs D's complaint. Barclays said that it couldn't simply convert Mrs D's existing Cash ISA to a Fixed Rate ISA and that she would need to complete a new application. Barclays explained that Mrs D needed to open a new ISA and that funds would be transferred to it. The original Cash ISA would then be closed. Barclays also said Mrs D would need to take some photographic identification, like a passport, into branch in order to proceed. Barclays said that the manager of the branch Mrs D had attended didn't recall her visit. Barclays explained that a marker had been added to Mrs D's profile and that she needed to provide photographic identification to remove it. Barclays agreed that Mrs D had been given conflicting information and that the service provided should've been better at times. Barclays apologised to Mrs D and offered her £75 for the distress and inconvenience caused.

An investigator at this service looked at Mrs D's complaint. They thought Barclays had made a fair offer to settle Mrs D's case and didn't ask it to take any further action. Mrs D asked to appeal and said she Barclays' staff had advised she could transfer her Cash ISA to the Fixed Rate ISA. Mrs D also said her funds remained in the existing Cash ISA with lower returns. Mrs D explained that if she'd been asked to take photographic identification into branch on 21 December 2022 she would have. Mrs D also said she was upset by the conflicting information provided by staff at Barclays. As Mrs D asked to appeal, her complaint has been passed to me to make a 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'm aware I've summarised the events surrounding this complaint in less detail than the parties involved. No discourtesy is intended by my approach which reflects the informal nature of this service. I want to assure all parties I've read and considered everything on file. I'm satisfied I don't need to comment on every point raised to fairly reach my decision. And if I don't comment on something, it's not because I haven't considered it. It's because I've focused on what I think are the key issues. My approach is in line with the rules we operate under.

In response to the investigator, Mrs D advised that several staff members at Barclays confirmed she could transfer her existing Cash ISA into a new Fixed Rate ISA. But Barclays says Mrs D will need to complete an application to move her funds to a Fixed Rate ISA. Barclays also confirmed Mrs D could bring funds saved in an ISA with another business to the new Fixed Rate ISA when opened. I've listened to the calls available and looked at the evidence on file. I appreciate Mrs D feels Barclays has provided conflicting advice and told her an application, requiring identification, isn't required. But, I haven't been persuaded that's the case.

During the calls I listened to, Barclays explained an application for a new ISA was required which is why Mrs D was referred to branch. And in all five of its responses to Mrs D's complaint, Barclays confirmed the position is correct. I appreciate that doesn't match Mrs D's recollections. But from the information I've seen, Barclays has consistently explained what Mrs D needs to do to open a new Fixed Rate ISA and transfer her funds to it. I'm sorry to disappoint Mrs D but I'm satisfied Barclays has explained what she needs to do if she wishes to move forward with a Fixed Rate ISA.

I agree with Mrs D that the agent she spoke with on 21 December 2022 failed to make the identification requirements sufficiently clear. The agent explained Mrs D would need to supply identification and she responded to say she would take bank cards to branch. I think the agent missed an opportunity to specifically confirm the identification requirements when speaking with Mrs D on 21 December 2022 and I've factored this in when deciding how to fairly resolve her case.

Barclays has confirmed that in order to proceed, Mrs D will need to supply photographic identification. Again, this is a point Barclays has remained consistent on. Barclays is free to decide how it operates, including when to request identification from customers. Barclays is allowed to request documents of this nature, even where an applicant is an existing customer. So whilst I understand Mrs D may have previously opened accounts without providing photographic identification, I haven't seen anything that shows Barclays made a mistake in this instance.

Barclays has also explained that there is a marker on Mrs D's profile that requires a copy of photographic identification to be supplied. In line with what I've said above, businesses can ask customers to provide identification during an ongoing banking relationship. It would've been better if Barclays had clear records that show when and why the marker was applied to Mrs D's profile. But I'm satisfied Barclays can reasonably request documents from customers and haven't found evidence that shows it's acted unfairly here or that providing further identification would unreasonably inconvenience Mrs D.

I agree there were service issues. The agents Mrs D spoke with could've been clearer in explaining what was required. And it's clear Mrs D's branch visit didn't go as well as it should have. When Barclays responded to Mrs D's complaint it apologised for the service provided and offered £75 for the distress and inconvenience caused. Having considered everything both parties have said and provided, I'm satisfied Barclays' offer is a fair and reasonable way to resolve Mrs D's complaint. To put it another way, the settlement is very much in line with what I would've told Barclays to pay had no offer been made. As Barclays has already made

an offer that is fair and reasonable in all the circumstances I'm not telling it to do anything else.

In response to the investigator, Mrs D pointed out her funds in the Cash ISA were receiving a lower interest. But Barclays has explained what steps Mrs D needs to take in order to open the a new ISA and transfer funds into it. I leave it to Mrs D to decide how she wishes to proceed.

### **My final decision**

My decision is that Barclays Bank UK PLC has already made an offer that is fair and reasonable in all the circumstances.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs D to accept or reject my decision before 15 November 2023.

Marco Manente  
**Ombudsman**