

## **The complaint**

Mrs M complains that Barclays Bank UK PLC merged her personal account details with business account details when she was added as an authorised signatory on a business account. She wants her personal and business accounts to be kept separate.

## **What happened**

Mrs M says that in October 2022, she was asked by her employer to become an additional signatory. A mandate form was completed and as part of this she confirmed she was an existing Barclays customer. On 21 November Mrs M received a text thanking her for changing her phone number. As she hadn't done this, she contacted Barclays. She then logged on to her online account and found that this now included business alongside her personal account details.

Mrs M contacted Barclays as she wanted her personal and business account details to be on separate profiles. She was worried that she could be exposed to any liabilities of the business. Barclays confirmed that Mrs M wouldn't be liable for the business accounts (unless she had separate agreement to that effect). Mrs M accepted this but then received a letter which was addressed to her as a director which raised her concerns about potential liability for the business again. She says she was then provided with a new membership number.

Mrs M says she has spent hours trying to resolve this issue, including visiting a branch, but she hasn't been given a satisfactory resolution.

Barclays confirmed that Mrs M was a signatory for the business and was not recorded as a director. It said that when the business mandate was set up the business was added to Mrs M's online banking and mobile banking app. It said this is usual bank practice and is intended to make things easier for the customer. It accepted that a mistake had been made by adding Mrs M's business phone number to her personal record when the mandate was set up. It apologised for this, corrected the phone number, and paid Mrs M £25.

As Mrs M wasn't happy that she could see the business accounts on her online banking and mobile banking apps, Barclays separated the business and personal accounts on Mrs M's online banking and told her this would result in two separate membership numbers. It explained it was unable to separate Mrs M's credit card for the business from her personal mobile banking app. It said that if Mrs M didn't want to see this on her mobile banking app she could remove it from her list of accounts.

Our investigator didn't uphold this complaint. They noted the mistake made by adding Mrs M's business phone number to her personal profile and thought the action taken, including paying £25 compensation was reasonable. They didn't think that Barclays had done anything wrong by adding the business to Mrs M's online banking and mobile banking apps and noted that since she raised her concerns it had taken action, where possible, to separate these. They acknowledged Mrs M's concerns about potential liability for the business' accounts but said that Barclays hadn't done anything to suggest Mrs M would be liable and had explained the letter sent with the new debit card was addressed to Mrs M and

the director.

Mrs M requested her complaint be passed to an ombudsman for a decision. She said she really wanted a separate profile for her personal account and for the business account she is a signatory for.

### **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 understand how upsetting this experience has been for Mrs M as she wasn't expecting the business to be added to her online banking and mobile banking apps. But for me to uphold this complaint I would need to be satisfied that Barclays had done something wrong or treated Mrs M unfairly.

Mrs M was added as an additional signatory for the business in November 2022. As part of this process, Mrs M was asked what products she would require to manage the account and she ticked the boxes for online banking, business debit card and telephone banking.

Mrs M received a message about her telephone number being updated. I accept that this was worrying as she hadn't made any changes. Barclays acknowledged that it had made a mistake and added Mrs M's business phone number to her personal profile. When Mrs M contacted Barclays it corrected the mistake and paid her £25 compensation for the upset caused. I find this reasonable.

Mrs M looked at her online banking and found that the business had been added. I understand that Mrs M wasn't expecting this, but Barclays has explained that this is its usual business practice and is intended to make access easier for its customers. Mrs M had said she wanted online banking access when completing the mandate and so I do not find that Barclays did anything wrong by including both business and personal accounts in Mrs M's online banking and mobile banking apps.

Mrs M was concerned about potential liability for the business. Barclays made it clear when she asked about this that she wouldn't be liable for the business (unless she had a separate arrangement in place to that effect). I understand Mrs M's concern when she received a letter which she read as suggesting she was a director, but Barclays has explained the letter was sent to both Mrs M and the director which was why both titles were included. Therefore, while I understand Mrs M's concerns, I find that Barclays has been clear that she is recorded as a signatory and not a director and that the presence of the business on her online banking doesn't result in her having liability for the business' accounts.

Mrs M was concerned about the linking of her personal and business accounts, and I can see that Barclays tried to resolve this for her by setting up a new membership number and providing information on how to remove an account from her app. I understand that Mrs M isn't happy with this outcome, but I find that Barclays has tried to assist her.

Overall, aside from the issue with the phone number that I consider to have been fairly resolved, I do not find that Barclays has done anything wrong. It has reassured Mrs M that she isn't set up as a director but as a signatory for the business and taken steps to try to amend the set up on her online banking to better meet Mrs M's preference. Because of this I do not uphold this complaint.

**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 Mrs M to accept or reject my decision before 30 October 2023.

Jane Archer  
**Ombudsman**