



The complaint

Miss P, a director of a limited company, I, complains on its behalf that Barclays Bank UK Plc (Barclays) agreed to open a client account for I but didn't do so.

What happened

Miss P opened a business account for I with Barclays. She says this was on the condition that it would also open a client account for it too.

When she applied for the client account for I it was rejected because I did not meet the eligibility criteria. Miss P was unhappy, so she complained.

Barclays responded and said it never promised I a client account. It explained that in order to hold a client account the business must meet certain eligibility requirements and I didn't meet these. It said it was acting in line with the terms and conditions of the account. Barclays did however agree to pay Miss P £75 compensation for any miscommunication and trouble caused.

Miss P remained unhappy and brought her complaint to this service. An investigator considered the complaint and didn't think Barclays needed to do anything further. They thought it had acted in line with regulatory requirements and its internal policies when rejecting the client account. They thought the compensation of £75 was fair and reasonable for any miscommunication with Miss P. Miss P disagreed and asked for the complaint to be considered by an ombudsman, so it's been passed to me.

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.

It's for banks to decide what criteria is required when opening an account. In this case, Barclays required I to be registered with one of its approved regulators. Because it wasn't registered, Barclays said it couldn't open a client account. Having reviewed Barclay's reason for rejecting the account, along with its internal requirements - I'm satisfied it acted fairly.

I understand Miss P feels strongly that Barclays led her to believe it would be able to open a client account for I. In particular, she says she was told this during a phone call. I've listened to the telephone call. I can understand why Miss P might've felt confused and that it was likely the client account would be authorised. But I don't think any promises were made, it was more of a discussion about how Barclays might be able to open the account without all the necessary requirements. Barclays has apologised for any miscommunication and agreed to pay Miss P £75 for this. I haven't seen anything that makes me think Barclays needs to compensate I for the impact of its actions. So, Miss B is free to contact Barclays directly to accept the £75, but I won't be asking Barclays to do anything more here.

I know Miss P was concerned she was paying for her business current account. I've reviewed the welcome letter and it explained that Miss P had free banking for the first 11

months – which lasted until March 2023. I think the letter was clear about when this period ended, so I don't think Barclays need to do anything further.

My final decision

For the reasons I've explained above, I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask I to accept or reject my decision before 29 August 2023.

Rachel Killian
Ombudsman