

The complaint

Mr C and Ms B complain that Barclays Bank UK PLC won't confirm that it provided a mortgage to them on the basis the security property is a two-storey dwelling with an integral garage. Mr C asks that Barclays confirms this in writing. Mr C has dealt with the complaint throughout.

What happened

Mr C says he called Barclays in March 2021 and asked it to confirm that their mortgage was provided on the basis the security property is a two-storey dwelling with an integral garage. He says Barclays said on the call it would provide this information. It later said it wouldn't.

Mr C says this information is all he wants – he doesn't need a copy of the valuation report or any information from the valuation report.

Our investigator said Barclays doesn't have to provide this information to Mr C. Barclays offered £50 for mis-informing Mr C when he called, and our investigator said this was fair.

Mr C and Ms B didn't agree. Mr C said it was extremely important this matter is addressed in full. He says Barclays provided a mortgage on their property and can easily confirm if it's a terrace house or detached property.

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.

Mr C says he wants to make it clear that he isn't asking for a copy of the valuation report, or any details contained within it. He says he has no dispute with the mortgage or the value of the mortgage provided. He says he is simply asking that the mortgage provided, approved and now paid was based on a two-storey dwelling with an integral garage. He wants this confirmation in writing. He says this request is not linked to any detail associated with the valuation report. Mr C hasn't told Barclays or us why he wants this information.

Barclays provided Mr C with a loan, which is now repaid. The loan was secured by a charge (the mortgage) on Mr C's property. As part of its lending decision, Barclays had to assess whether the property was good security for the loan. It asked for a valuation of the property. Most likely it asked a solicitor to check the property title, provide a report on title and ensure its charge was effective. These processes were for Barclays benefit, to help it assess whether the property was good security for its loan.

While Mr C says it's a simple matter for Barclays to provide the confirmation he asked for, I don't know if that is in fact correct. I don't know whether or not the information Mr C asks Barclays to confirm was contained within the information and documents Barclays received when it made its lending decision. I don't know how easy it would be for Barclays to find this information and provide the confirmation.

While Mr C says this matter is extremely important, he hasn't said why he wants this confirmation. He doesn't have to do so. But I have to be fair to both parties. Mr C says he has no dispute with the mortgage or the value of the mortgage provided, and his request isn't linked to any detail associated with the valuation report – so presumably he doesn't dispute the valuation. Mr C says the mortgage has been paid, so Barclays no longer has a charge on the property.

I'm not persuaded Mr C and Ms B have a sufficiently compelling need for the confirmation to make it fair and reasonable to require Barclays to look for the information and provide the confirmation Mr C asks for.

When Mr C first called Barclays about this matter it told him it would provide the information he asked for. That was incorrect. However, Barclays soon gave Mr C correct information (that it wouldn't provide the confirmation).

Barclays referred to the valuation report when responding to Mr C's complaint. Mr C says he isn't asking for the valuation report or any details within it. He says the basic information he requires is not held within the valuation report. I appreciate Mr C's frustration that Barclays misunderstood his request.

Barclays offered £50 as an apology for giving Mr C incorrect information suggesting it would provide the confirmation he asks for. I think that's fair and reasonable in the circumstances. Based on the available evidence, I don't think giving this incorrect information to Mr C and Ms B caused loss, worry or inconvenience such that would make it fair and reasonable to require Barclays to pay further compensation or to take any further steps.

My final decision

My decision is that Barclays Bank UK PLC should pay £50 to Mr C and Ms B as it offered to do, if it hasn't already done so.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms B and Mr C to accept or reject my decision before 19 April 2022.

Ruth Stevenson
Ombudsman