

## **The complaint**

Mr and Mrs S complain about the way Barclays Bank UK PLC dealt with his mortgage application. Mr S asks for further compensation or some shares in Barclays.

## **What happened**

Mr and Mrs S applied for a further advance on their mortgage with Barclays. Mr S was mistakenly told they could apply for a five-year offset mortgage with an interest rate of 1.29%. Mr S would like it Barclays to honour this rate.

Mr S is also unhappy that Barclays' mortgage adviser called him the day before their appointment and asked a lot of questions. He was concerned that this was a scam call. His appointment call with the mortgage adviser the next day ended abruptly when the fire alarm went off.

Our investigator said she couldn't require Barclays to offer a 1.29% rate when this wasn't a rate that it offers. She said the call that caused Mr S concern was from the mortgage adviser asking for information ready for the appointment the next day. The investigator said Mr S could have ended the call if he was uncomfortable. Our investigator said while it wasn't ideal that the call with the mortgage adviser ended due to the fire alarm this was outside Barclays control. She said the £100 compensation offered by Barclays was fair.

Mr and Mrs S didn't agree. Mr S said it wasn't reasonable for Barclays to call before the appointment and £100 isn't enough compensation.

## **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 and Mrs S are unhappy about the way Barclays dealt with their mortgage application. It gave them incorrect information about what product rates were available. It called Mr S when he didn't expect the call, causing him to worry. And Mr S's appointment with the mortgage adviser ended when the fire alarm went off. He had to finish the appointment with another adviser.

Mr S would like Barclays to offer the rate he was wrongly told was available. I don't think it's fair and reasonable to require it to do this. Giving Mr and Mrs S this incorrect information didn't cause them any financial loss. They had to choose from the product rates that were available, just as they'd have done if they'd been given correct information at the outset.

The mortgage adviser called Mr S the day before the appointment. Mr S asked how he'd know if the call was genuine and the adviser sent him an email from her Barclays' address. The mortgage adviser said the call was to ensure they were prepared for the appointment. The discussion on the call was about Mr and Mrs S's application for the further advance and a potential buy to let mortgage. I understand that Mr S was concerned that the call could be a scam. But he could have ended the call if he was concerned.

It was unfortunate that the fire alarm went off during Mr S's appointment with the mortgage adviser. This mortgage adviser was then on annual leave. Barclays arranged for the appointment to continue with another adviser. I think this was reasonable, in the circumstances. I haven't seen any evidence that this short delay caused any financial loss to Mr and Mrs S.

I don't think, based on the available evidence, that Mr and Mrs S were caused any financial loss or significant inconvenience. I think the £100 offered by Barclays is fair and reasonable compensation for any disappointment, upset and inconvenience caused by its poor service.

### **My final decision**

My decision is that Barclays Bank UK PLC should pay £100 to Mr and Mrs S, as it offered to do.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs S and Mr S to accept or reject my decision before 18 May 2022.

Ruth Stevenson  
**Ombudsman**