

The complaint

Mr C complains that Barclays Bank UK PLC has treated him unfairly when he called to question transactions on his account.

What happened

Mr C called Barclays on 23 March 2021 to question why payments made from his debit card to TFL were not showing as a pending transaction on his account. He was concerned that the money would be collected late and that he might incur fees because of this. He was unhappy with the response provided by the adviser and asked that a complaint be raised. This resulted in the call needing to be transferred and Mr C needed to speak to a number of different people at Barclays to both raise his complaint about the transactions and banking app, and about the service he received when asking for help with his questions on this.

Barclays looked at Mr C's complaint and said it was sorry he had cause for complaint. It explained how TFL requests payments and when, this showed there could be a delay in transactions being requested from accounts but not that there was an error with Barclays system.

It said it had listened to the call on 23 March and subsequent calls to discuss this one. Barclays didn't think it had done anything wrong during these. But it offered £25.00 to Mr C as a gesture of goodwill.

Our investigator looked at Mr C's complaint and didn't think Barclays needed to do anything else. She felt the service could have been better when the call was made but that the resolution of £25.00 was broadly fair. And she said, because complaint handling isn't a regulated activity, she couldn't comment on this part of Mr C's complaint.

Mr C disagreed. He felt the service provided by Barclays wasn't good enough and it treated him unfairly when he called on 23 March 2021. He said he has a number of mental health conditions which Barclays should have noted on its system and it should take account of these and adjust its communication to help him. It failed to do this and triggered Mr C to suffer with his mental health and so he doesn't think £25.00 is a fair resolution.

I issued a provisional decision on this complaint on 13 May 2020. I explained that I'd listened to the call Mr C had when he first spoke with Barclays about his card and the transaction with TFL not showing and that I felt the service provided wasn't good enough. And that this resulted in distress and inconvenience to Mr C. I said I was planning on asking Barclays to increase the award it offered from £25.00 to £150.00.

Both Barclays and Mr C have responded to say they accept my provisional findings so I see no reason to depart from these now.

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.

Having reconsidered this complaint, I think Barclays need to do something to put things right.

Mr C appears to accept the reasons for the delay in payments showing in his banking app when using TFL and the explanation provided on this within the response to the complaint seems fair. So I don't think Barclays has done anything wrong here or that there was an error with Mr C's account.

However, I've listened to the call made on 23 March 2021 with Barclays and I don't think the service provided was acceptable or demonstrated that Mr C was treated fairly. I say this as I think it's clear the agent, even once directed specifically by Mr C to his mental health conditions and the fact that these should be flagged on Barclays internal screens, failed to take account of this with his communication.

I can see Barclays made a note of these conditions in April 2019 after Mr C gave his permission for this to be recorded, so I think it's fair to expect this flag should have been in place and the knowledge there that Mr C is vulnerable. Mr C made a simple request when he wasn't happy with the response provided about the banking app, he asked for a complaint to be raised. The agent instead of doing this, attempted a number of times to try and explain again why there was no error and what Mr C was complaining about wasn't needed. This was despite Mr C giving a warning about his conditions and it being clear how he was becoming more and more upset as the call went on.

I think it's fair to say that the handling of this call left Mr C distressed and he's said it took sometime to get over this. I don't think £25.00 as a gesture of goodwill is sufficient to compensate for this and feel a more appropriate level is £150.00.

So I think Barclays should increase its offer by £125.00 and to pay Mr C £150.00 for the distress and upset caused during the call on 23 March 2021.

I understand Mr C is also unhappy with the service he received when the complaint was dealt with. I'm afraid complaint handling itself isn't a regulated activity so I can't comment on these aspects of his complaint. But for the reasons explained above, I think Barclays has done something wrong and needs to put this right.

Putting things right

Barclays needs to pay Mr C £150.00 in total for the distress and inconvenience caused through the poor service of it's call with him in March 2021.

My final decision

For the reasons I've explained above, I uphold Mr C's complaint against Barclays Bank UK PLC.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 15 June 2022.

Thomas Brissenden
Ombudsman