

## **The complaint**

Mr B and Ms V have complained about poor customer service and delays by Barclays Bank UK Plc and its solicitors in relation to their mortgage application.

To settle the complaint they want Barclays to compensate them for the stress and upset they were caused.

## **What happened**

I will summarise the complaint in less detail than it's been presented. There are several reasons for this. First of all, the history of the matter is set out in detail in correspondence, and in the investigator's letter dated 24 June 2022. All parties have a copy of that letter, so there is no need for me to repeat the details here. I will instead concentrate on giving the reasons for my decision.

Secondly, what led to the complaint being made really isn't in dispute. Barclays has accepted it caused delays and made mistakes, and has offered compensation, so I don't need to analyse the events in order to decide if Barclays is at fault; all I need to determine is whether the compensation offered is fair and reasonable.

Finally, our decisions are published, so it's important I don't include any information that might lead to Mr B and Ms V being identified. So for these reasons, I will keep my summary of what happened quite brief.

Briefly, Mr B and Ms V, first-time buyers, were purchasing a leasehold property with the assistance of a mortgage from Barclays. Mr B and Ms V had their own solicitors, and Barclays instructed another firm to act for it.

In June 2021 Mr B and Ms V complained to Barclays about delays by both Barclays and its solicitors, which almost led to them losing the property they were buying. Barclays looked at what had happened and accepted that there had been avoidable delays. Barclays offered compensation of £500.

Dissatisfied with this, Mr B and Ms V complained to the Financial Ombudsman Service. An investigator looked at what had happened. In a detailed letter dated 24 June 2022 he set out a chronology of events, highlighting the delays caused by Barclays and its solicitors. He was satisfied that these delays had resulted in a lot of wasted time, as well as worry and upset, for Mr B and Ms V.

The investigator didn't think £500 went far enough to compensate Mr B and Ms V for the stress they'd been caused. He asked Barclays to pay a further £250, taking the total compensation to £750. Barclays agreed to this but Mr B and Ms V didn't think it was sufficient for the upset they'd been caused.

Because the matter is unresolved, it falls to me to issue a decision.

## **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.

As I said above, I won't be repeating all the details of what went wrong and why. That's because Barclays hasn't disputed that mistakes were made. But I confirm I've considered everything that happened, and thought about the impact of this on Mr B and Ms V.

Buying a property can be a stressful experience, even when things go smoothly. In this case, there were delays and mistakes by both Barclays and its solicitors. I think these could have been avoided if both the bank and its solicitors had applied a bit more diligence, attention to detail and timeliness to their actions.

Barclays and its solicitors were aware that, due to this being a shared ownership property, there was a window of time during which the housing association's valuation was valid, and the bank also knew that this had been extended, with a final date of 14 June 2021 to complete. Due to the delays, the deadline to complete was almost missed, and it went down to the wire, completing on the last day on which the valuation had been extended.

Ultimately, although Mr B and Ms V were worried they might lose the property, they didn't in fact do so. But I think the actions of Barclays and its solicitors caused considerable stress to Mr B and Ms V, which would have been avoided had there been better customer service.

## **Putting things right**

Barclays offered compensation of £500, but later agreed with the investigator's recommendation of £750. I think this is fair, reasonable and proportionate to the mistakes made and delays caused by Barclays and its solicitors. Although Mr B and Ms V asked for more compensation, they've not provided any evidence or arguments to persuade me that a higher award would be justified.

## **My final decision**

My decision is that I uphold this complaint. In full and final settlement, I direct Barclays Bank UK Plc to pay total compensation for distress and inconvenience of £750 (£500 offered in the final response letter and an additional £250). I make no other order or award.

This final decision concludes the Financial Ombudsman Service's review of this complaint. This means that we are unable to consider the complaint any further, nor enter into any correspondence about the merits of it.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B and Ms V to accept or reject my decision before 5 September 2022.

Jan O'Leary  
**Ombudsman**