

The complaint

Mrs H is unhappy about the service received from Barclays Bank UK PLC.

Mrs H has been represented in making this complaint by her husband Mr H. But for ease of reading, I'll refer to any submission and comments he has made as being made by Mrs H herself.

What happened

In July 2020 Barclays sent a letter to Mrs H saying that she had a credit balance of £18.22 in an account she had previously held with it.

Mrs H asked Barclays to send her a cheque at the address on her letter. She also asked for confirmation that the amount she had previously owed had been cleared and that the account was closed. But Mrs H didn't receive the credit payment or the confirmation she had asked for.

There followed an exchange of correspondence between Mrs H and Barclays which resulted in further concerns being raised. This included responses to her letters not being received or delayed, Barclays contacting a third-party to verify her address and adding an incorrect initial in her name when writing to her. Mrs H was also unhappy that Barclays' letters are signed from 'Your Barclays Team'. Ultimately, Mrs H raised a formal complaint with Barclays.

Barclays responded by issuing a final response letter to Mrs H. It confirmed the account was no longer open, and it offered £150 compensation for the inconvenience caused because of the issues she had raised. Unfortunately, this letter was not received by Mrs H.

So, she referred her complaint to this service. And we asked Barclays to submit its complaint records – which it did, including a copy of its final response letter. Ultimately, Mrs H didn't accept Barclays offer of compensation as she didn't think it went far enough to put things right. And she said that a further complaint had been raised with Barclays as she had since received further correspondence about the account which had been closed. So, the complaint was passed to an investigator to look into.

In summary, the investigator agreed that what had happened had caused Mrs H distress and inconvenience. But overall, she thought Barclays' offer to pay £150 compensation was fair. But she thought the new complaint Mrs H had raised about Barclays should form the basis of a new complaint.

Mrs H didn't accept this outcome saying, in summary, that many questions she had raised had not been satisfactorily answered. She reiterated that she had not received Barclays' final response to her first complaint and that her new complaint to Barclays was an extension of the original complaint. As agreement couldn't be reached, the complaint was passed to me to decide.

Having looked at the documentation provided, I asked the investigator to contact Barclays for further information which included – amongst other things, a request to include Mrs H's subsequent complaint as part of this complaint. I also asked Barclays increase the compensation payment to £250.

Barclays agreed to increase its offer of compensation to £250. And, as it no longer held records to determine whether the outstanding credit payment had been paid or not, it offered to pay an additional sum of £18.22. The investigator put the new offer to Mrs H. But she didn't accept it saying she still wanted her complaint formally addressed by an ombudsman.

During the complaint process, Mrs H has also raised concerns about how this service has dealt with her complaint. Complaints about our service are dealt with separately and I understand one of our team managers has responded to these concerns. So, for clarity, this decision solely relates to Mrs H's complaint about Barclays.

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.

Mrs H has made considerable submissions in bringing this complaint which I have only summarised above. But I'd like to assure Mrs H that I have read and considered all the correspondence in full. And I hope the fact that I do not respond in a similar detail here will not be taken as a discourtesy. As an informal dispute resolution service, we are tasked with reaching a fair and reasonable conclusion with the minimum of formality. In doing so, it is not necessary for me to respond to every point made, but to consider the circumstances as a whole.

I note Mrs H has concerns about not receiving Barclays' initial final response letter. But Barclays has provided us with a copy of the letter which is dated 14 December 2020 and addressed to the same address we hold for Mrs H on our records. So, while I accept Mrs H may not have received it, on balance, I'm persuaded it was most likely sent. In any event, Mrs H was still able to refer her complaint to this service even though she hadn't received Barclays' final response.

Barclays has confirmed that Mrs H's account with it is closed. Additionally, because the account is closed, it has said it can no longer determine if £18.22 was ever sent to Mrs H. So, it has now offered to pay her £18.22. That's fair as it ensures Mrs H is paid what she's owed.

It has also explained that a third-party was contacted as it was involved in the recovery of the debt Mrs H originally had outstanding on her account. And the letter that was sent to Mrs H - which prompted a further complaint - related to changes to the type of account she had previously held with it. Barclays has apologised if the letter was unwarranted and has said Mrs H can disregard it. So, I'm satisfied that Barclays has provided answers to these concerns.

I appreciate Mrs H will still find these explanations to be unsatisfactory, and that she expected our service to find out more about how and why all the issues she has raised had happened. While I accept her strength of feeling, it would be disproportionate to investigate these matters further. Ultimately, it's accepted by all parties that Barclays let Mrs H down and explanations about what had happened isn't going to change things going forward. The

account is now closed, she will soon have what is owed to her, and so things have crystallised. What's left for me to decide is fair compensation for the distress and inconvenience Mrs H has been caused.

There's no formula for arriving at the correct amount of compensation. Whilst I understand the experience has been frustrating for Mrs H, it isn't the case that every instance of dissatisfaction should attract a further amount of compensation. I've looked at the individual circumstances of both complaints and the impact the issues raised had on her as she is the eligible complainant.

Having done so, as mentioned above, I asked Barclays to increase the compensation payment to £250. I'm satisfied this more fairly reflected the distress and inconvenience Mrs H had been caused when considering the circumstances of all the complaint points she has raised. And Barclays has agreed to pay this amount.

Putting things right

In recognition of the distress and inconvenience caused to Mrs H, Barclays Bank UK PLC should now pay Mrs H £250 plus £18.22 which represents the credit balance on her account.

My final decision

My final decision is that I uphold this complaint. And I instruct Barclays Bank UK PLC to settle the complaint as set out above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs H to accept or reject my decision before 20 October 2022.

Sandra Greene
Ombudsman