

The complaint

Mr and Mrs H complain about errors and delays when they made a mortgage application to Barclays Bank UK PLC.

What happened

Mr and Mrs H applied to Barclays for a mortgage in late 2021. Barclays accepts it made a number of errors during the application process and paid £400 compensation.

Our investigator said given the trouble and upset caused by Barclays' errors, compensation of £500 would be fair and reasonable. Barclays didn't agree, and so the complaint has come to me for a final 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.

Mr and Mrs H applied for the mortgage in late 2021. The mortgage completed on 31 March 2022. Mr and Mrs H complain about delays and errors by Barclays, including:

- Sending a mortgage decision to Mrs H meant for a third party. Mr and Mrs H were worried if their data was secure.
- Wrongly recording an overseas birthplace for Mr H. Mr H had to visit his branch three times to correct this. This appears to have caused delays in arranging the valuation.
- Problems opening a joint account due to a gone away marker in a duplicate record for Mrs H.
- Barclays mortgage adviser said Mrs H should start the application in her maiden name, as this matched its records, and then change it to her married name. However, Barclays failed to update its records to show Mrs H's married name when she visited her branch with identity documents. She had to make a second visit.
- Even after Mrs H's name was updated, Barclays sent a mortgage offer which was addressed to Mrs H by her married name but then used her maiden name. Their solicitor didn't accept the mortgage offer, which had to be re-issued.
- Barclays took about two-to-three weeks to respond to a question from Mr and Mrs H's solicitor about the stamp duty contribution from the builder. This was despite being told Mr and Mrs H were waiting to exchange contracts.

Putting things right

While Mr and Mrs H say Barclays errors cost them money, they haven't explained these costs or provided evidence of them. There's no doubt though these errors did cause Mr and

Mrs H trouble and inconvenience. They had to visit their branch with identity documents several times more than necessary, and say this meant taking time off work. They say they had to chase Barclays, even after they'd made Barclays aware of their concerns about timing. Barclays' errors caused delays and Mr and Mrs H were worried about their sale and purchase falling through or that mortgage funds wouldn't be provided for completion. And I need to bear in mind that these were a series of errors that affected Mr and Mrs H throughout the application process, so they were caused upset and inconvenience over several months.

Taking all of this into account, I think compensation of £500 (in total) is fair and reasonable in the circumstances. Barclays says it's already paid £400.

My final decision

My decision is that I uphold this complaint. I order Barclays Bank UK PLC to pay £500 to Mr and Mrs H (less the compensation it has already paid).

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H and Mrs H to accept or reject my decision before 10 October 2022.

Ruth Stevenson
Ombudsman