

The complaint

Mr P complains about the service received from Barclays Bank UK PLC when trying to obtain information for his local branch.

What happened

The details of this complaint are well known to both parties and as such I have only summarised them below.

Mr P contacted Barclays to get the information for his closest branch following the closure of his local branch. Mr P explained the reason he needed the telephone number was due to his vulnerabilities, and said he was previously able to contact his local branch by telephone to help him carry out his banking needs.

Barclays wasn't able to provide Mr P with the information he'd requested. Mr P wasn't happy with the service he received on the telephone calls with Barclays, so he complained. Barclays didn't uphold his complaint. In its initial response it felt Mr P was complaining about the closure of his local branch and didn't feel it had done anything wrong, but it did apologise for the service he'd received and agreed it wasn't the best level of service.

Mr P continued to complain as he was unhappy Barclays hadn't recorded his complaint correctly. He says it wasn't about the closure of the branch but about the service he received when speaking to Barclays about what support he needed. This was considered by Barclays, and it sent a further response, but this time it said it hadn't identified any errors it had made in the service provided to Mr P. Mr P remained unhappy so referred the complaint to our service.

Our investigator considered the complaint. He explained to Mr P we couldn't consider some of the issues he had complained about as these related to complaint handling which isn't a regulated activity we can look at. But he did explain we are able to look at the service Barclays provided in the calls he made when trying to get information and support with his vulnerabilities from Barclays.

Our investigator felt Barclays should have provided Mr P with better service and recommended Barclays pay £150 to him as compensation for the distress and inconvenience caused.

Barclays didn't accept the view of the investigator because it says it hasn't made an error. So the complaint has been passed to me to make 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.

Having done so, I agree with the conclusions reached by the investigator for largely the same reasons. I'll explain why.

Mr P's complaint is about the service he received when trying to get information from Barclays and support for his vulnerabilities. Mr P explained to Barclays in his initial call what he needed and why. Barclays has already recorded some of Mr P's needs on its systems. So it would have been aware of some of his support needs.

Listening to the initial call Mr P had with Barclays, the adviser was trying to provide him with the information he was requesting. But the call disconnected, and no attempt was made to call him back, even though Barclays has said in later calls that he should have had a call back.

Barclays say the initial adviser didn't get Mr P verified so didn't have his details to be able to make a call back to him. But Mr P told us he pre-verified himself before getting through to the adviser. And Mr P was on this call for approximately five minutes, so it's reasonable to assume this would have been plenty of time for the adviser to get Mr P's details to verify him if this was needed.

I've also listened to the second call Mr P had with Barclays later that same day. This call didn't go particularly well, especially considering Mr P's vulnerabilities. At the start of the call the adviser seems to take exception to Mr P asking for her name and in return the adviser abruptly asks for his. It doesn't seem like this was part of Barclays' verification process, and so I don't think the tone was particularly helpful in supporting Mr P.

During the call she also provides Mr P with incorrect information, in that she tells him the branch he knows has now closed is still open. This clearly annoys Mr P as it's unlikely he would have been calling if the branch was still open.

Later in the call she acknowledges that Mr P no longer wants to speak to her, and he asks to be passed on to another colleague. But despite Mr P's requests and the adviser confirming she can do this – she continues to try to deal with his concerns. This only escalates matters for Mr P, and I can understand why he was getting more distressed and frustrated especially considering his vulnerabilities and what he's explained about situations when he is interrupted and spoken over.

It is clear that Mr P spent a significant period of time trying to resolve the service issues with Barclays and get the information and support he was looking for. He also incurred some call charges because he needed to be on the telephone to Barclays for significant periods of time. Had things gone as they should have, I don't think this would have been necessary, so I think Barclays should refund him the call charges he's told us about.

Barclays should also record Mr P's needs and vulnerabilities as he has requested. Barclays said they only had a limited number of options so selected the closest match to his needs. But it has now told us it can manually add comments to reflect his needs more accurately and so I think it should do this as requested by Mr P.

Overall, I do think the service provided by Barclays to Mr P wasn't as it should have been especially considering the various rules, regulations, and guidance that the FCA has published about the fair treatment of vulnerable consumers. I'm satisfied the poor service caused Mr P unreasonable distress and inconvenience, so I think Barclays needs to do more here to compensate Mr P.

Putting things right

Barclays should:

- pay Mr P £150 in compensation for the distress and inconvenience caused by the poor service
- refund Mr P his call charges of £15
- accurately record Mr P's vulnerabilities and needs as requested by him.

My final decision

For the reasons mentioned above, I uphold this complaint about Barclays Bank UK PLC and direct it to put things right as I've set out above

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 3 April 2024.

Jag Dhuphar
Ombudsman