

## **The complaint**

E, a limited company, complains that Barclays Bank UK PLC didn't process its application for a bank account and provided it with poor customer service.

## **What happened**

E applied for a bank account in February 2023. It didn't hear further within the timescale it expected. E followed this up and again didn't receive a response. A further call to Barclays was disconnected and E didn't receive a call back and had to wait in a call queue. It complained and is dissatisfied with the process.

Barclays sent E a final response letter dated 21 July 2023. It accepted what E said about what happened and added that it couldn't find the original application. A member of staff who had left Barclays hadn't passed this on as had been promised. E had reapplied on 1 June 2023 but on 9 June 2023 it had told Barclays that it wanted to wait for the outcome of the complaint before deciding whether to continue. Barclays explained that the further application would be archived after 30 days. It paid E a total of £175 in compensation for the inconvenience caused. It offered to escalate a future application made by E.

Our investigator didn't recommend that Barclays do anything further. He said that we could only look at the complaint points addressed by Barclays. There had been errors and he thought the compensation was fair. E hadn't provided evidence of any financial loss and as a company couldn't suffer distress.

E didn't agree and wanted its complaint to be reviewed by an ombudsman. It said that it hadn't had answers to all the points it had raised and wanted to know what further information we would need for this. E wasn't happy that we had originally deemed the complaint to be upheld and had changed from that position. E considered that there were discrepancies in the case that warranted further investigation. It referred to wider issues about financial regulation and its specific area of business.

## **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.

I first need to say that this service isn't the regulator, and we provide informal dispute resolution. And that I'm able here to consider the complaint points made to Barclays and addressed in its final response and not wider issues that E has referred to.

Barclays hasn't disputed what E said about its application. There was a delay and poor service. E had to make another application but decided at that time not to pursue this further. E was caused inconvenience and experienced poor service when it called Barclays about its application.

Barclays offered and paid E a total of £175 to reflect this. I need to decide whether that's sufficient taking into account our published guidelines about compensation. And I'm thinking

about the impact on E, a separate legal entity that can't suffer distress. I don't have any information about any specific costs incurred by E or that this would have affected its trading. I find on balance that the compensation offered and paid is fair and so I won't be requiring Barclays to do anything further. As this means that there is no change to the resolution of the complaint after we've looked into things then we will describe the outcome of the complaint as not being upheld.

### **My final decision**

My decision is that I do not uphold this complaint in the sense that Barclays Bank UK PLC need not do anything further.

Under the rules of the Financial Ombudsman Service, I'm required to ask E to accept or reject my decision before 22 April 2024.

Michael Crewe  
**Ombudsman**