

The complaint

Mr D is unhappy about the service he received from Barclays Bank UK PLC when he applied for a loan.

What happened

Mr D wanted to borrow £3000 for home furnishings. He tried to apply via the app but received an error code. Mr D called Barclays to complete the application. The call took around 60 minutes. Mr D felt that the advisor didn't listen to his request and tried to persuade him to take out a consolidation loan at a higher rate of interest than he was already paying. Mr D says he became frustrated at the length of the call and had to terminate as he was at work.

Mr D had to attend a branch to complete the application. When he arrived at the branch there was no-one to help him so he had to return home and come back another time.

Mr D complained to Barclays. In its final response, Barclays said the error code on the app was a technical error and said that if Mr D had been informed to try again after a couple of hours the matter should've rectified itself. It apologised that Mr D wasn't given this information. Barclays acknowledged that the length of the call with the agent was too long and apologised for the inconvenience caused to Mr D at having to visit his branch. It paid compensation of £100 for the distress and inconvenience caused.

Mr D remained unhappy and brought his complaint to this service.

I issued a provisional decision in which I said that having listened to the call, I agreed that it was very long, and that the agent had spoken in detail about a consolidation loan which Mr D had already made clear he didn't want. I said that the agent could've provided better service to Mr D if they had listened to Mr D and dealt with the application within a reasonable time.

I said the failure to deal with Mr D's application on the phone caused Mr D further inconvenience at having to visit branch which was a two hour round trip for him. I also noted that Mr D has a diagnosis of autism which is marked on his account and the length of the call and subsequent need to visit the branch caused him distress and anxiety.

I said that I didn't think the compensation paid by Barclays was sufficient and increased the amount to £150 in total.

I invited both parties to let me have any further arguments they wished to raise.

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.

Both parties have responded and said that they accept my provisional, decision. In the circumstances, I see no reason to reach a different conclusion to that which I reached

before.

Putting things right

Barclays Bank UK PLC must pay further compensation of £50 to Mr D.

My final decision

My final decision is that I uphold the complaint. Barclays Bank UK PLC must pay further compensation of £50 to Mr D.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 1 May 2024.

Emma Davy
Ombudsman