

The complaint

Mr N complains Barclays Bank UK PLC did not add a flag to his account about his vulnerabilities, did not call him back several times when it had agreed to and provided him with poor customer service. He complains there were two telephone calls where Barclays advisers were unprofessional and rude.

What happened

Mr N's complaint is regarding a series of issues over a period of time between October 2023 and early 2024.

I have listened to the telephone call Mr N made to Barclays in October 2023. It is clear Mr N spoke with the adviser about the adjustments he needs and asked for a flag to be placed on his profile. Due to the length of this call, Mr N agreed to provide full details of what he required in a later call and asked that his anxiety and depression be flagged at this time so his vulnerabilities would be clear to advisers he spoke with in the future.

In early December 2023, Mr N contacted Barclays about an issue he was having with his Barclays banking app. This call was the first call he specifically complains about.

During the call the adviser explained the issues he was experiencing with the app may be due to having two mobiles registered for his account. Mr N confirmed he had had a new mobile telephone and the adviser confirmed he had cancelled the old mobile off the profile.

Mr N then asked to raise a complaint regarding the inconvenience and embarrassment caused by the app not working properly, explaining he had not been able to pay for items when he had visited shops and had to borrow money.

Mr N complains about several comments and the behaviour of the adviser during this call, which included; not passing him to a manager, saying he wouldn't be entitled to compensation for this complaint as he had been paid compensation for a separate issue in the past, demonstrating he didn't understand Mr N's issues, patronising him, and terminating the call without a reason.

The adviser also confirmed during this call there was no flag on Mr N's profile relating to his mental health as had been previously agreed.

Barclays agreed with Mr N's complaint regarding this call. Barclays apologised its service had not been up to its expected standard and confirmed the issue had been raised with the adviser's team leader.

Barclays also accepted a flag should have been added to Mr N's profile earlier. Again, Barclays accepted this was its error, apologised and confirmed a flag had since been added.

Mr N explained he had another call he wanted to specifically complain about with a manager from Barclays. He was unable to provide the date or time for this call, but explained the manager provided a 'false' name and made out he was a 'liar' and the manager said she couldn't find the original call Mr N had complained about.

Barclays provided our investigator with several call recording from the period in question but not the call Mr N was referring to. Barclays have been unable to provide us with a recording of this call.

In its final response, Barclays mentioned this call with the manager, but explained they had not listened to the call. Despite this, they explained they upheld Mr N's complaint about this call.

Our investigator saw no reason to disagree with Mr N's recollection of this call, despite not being unable to locate a recording or record of this call.

Barclays also upheld Mr N's complaint about the failures to call him back as it had agreed. Barclays apologised for the length of time it had taken to resolve his complaint.

I can see Barclays have accepted its service fell below the standards it reasonably expects. It upheld all elements of Mr N's complaint in its final response letter and offered compensation of £250 and an apology for the issues he had raised.

Our investigator said although Barclays had complied with its obligation to respond to Mr N's complaint within eight weeks and updated him in accordance with guidelines, it should have provided a better service and failed to call him back several times when it had agreed to.

Our investigator also thought Barclays should update its flag for Mr N and begin calls by acknowledging it is aware of his vulnerabilities and provide service in line with what it had agreed.

Our investigator recommended Barclays should pay a total of £300 compensation for the distress and inconvenience it had caused Mr N.

Mr N disagreed with the compensation recommended, his complaint has therefore 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.

Mr N has not disagreed with the scope of the final response letter or suggested other outcomes other than those Barclays have put in place. The only outstanding issue therefore appears to be the compensation amount.

The failures and issues at hand are not in dispute, Barclays have accepted all elements of the complaint and there do not appear to be outstanding complaint elements or non-upheld matters I need to address.

The matter for me to make a final decision on, and why this matter was referred to me, is whether the compensation offered is fair and reasonable in the circumstances. Mr N has explained he considers a further £250, on top of the £300 already recommended, an acceptable level of compensation for the distress and inconvenience he has suffered.

I have carefully considered the evidence and the distress and inconvenience he has explained he suffered, and the circumstances of the complaint. I have also considered what is fair and reasonable, what our guidelines suggest regarding awards and what our service has awarded in similar circumstances.

Firstly, I can understand Mr N's comments to our investigator in response to the missing call, Mr N explained he wants our service to locate this call. I accept making a final decision without the benefit of this call is not ideal when deciding on the final award. However, I would reassure Mr N, as Barclays have not provided evidence, our service has accepted Mr N's recollection and conclude that this call was also below the standards expected.

I now consider the factors Barclays is compensating Mr N for, this appears to be two distinct poor customer service calls, several missed call backs - general poor customer service, and a failure to place a flag on his account.

I have considered these failures and think these are repeated small errors on behalf of Barclays, which caused Mr N some inconvenience and distress. The impact caused by these errors has taken some effort to sort out and has lasted for a few weeks.

In the circumstances described, I think an award of £300 compensation would be fair and reasonable and consistent with awards we have seen in similar circumstances.

I appreciate from the comments Mr N made in response to our investigator's view, he is likely not to agree with this award. The Financial Ombudsman Service is an alternative to Court and doesn't replicate its role. Mr N does not have to accept my decision. If Mr N rejects this decision, he may be able to take legal action through the Courts.

My final decision

For the reasons I have described, I uphold this complaint and require Barclays Bank UK PLC to pay Mr N a total of £300 compensation for his distress and inconvenience, minus any compensation payments it has already made regarding this complaint.

I also endorse our investigator's recommendation that Barclays should update its flag for Mr N and begin calls by acknowledging it is aware of his vulnerabilities and provide service in line with what it had agreed.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr N to accept or reject my decision before 7 May 2024.

Gareth Jones
Ombudsman