

## **The complaint**

Mr C's complaint is about a default that Barclays Bank UK PLC recorded against his name and the problems he's had paying off the associated balance.

## **What happened**

Barclays closed Mr C's accounts in 2020. At the time, Mr C had an outstanding balance that wasn't paid, resulting in the bank recording the default. Mr C says he's since made efforts to pay the balance that's owed by contacting Barclays, but he's been passed around departments and hasn't been able to pay.

In its response, Barclays accepted that Mr C had made efforts to pay but had received a poor level of service from the bank. To put things right, Barclays offered him £200 compensation and removed the default from his record.

Mr C didn't find this offer to be acceptable and asked this service to review his complaint. He wants Barclays to increase its compensation award. Our investigator agreed the compensation offered by Barclays is fair. Mr C doesn't agree, so the complaint has been passed to me to decide.

## **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.

As our investigator pointed out, the application of the default and the impact of it isn't something that I can consider as part of this complaint. I say this because Mr C previously referred that part of his complaint to this service under a difference case reference. At the time, one of our investigators explained that Mr C had referred his complaint outside of the relevant time limit – so it wasn't a complaint we could consider. So I won't be commenting or reaching a finding on the application of the default.

So the complaint that falls under the remit of my decision is regarding the level of service Mr C received when trying to pay off the balance that the default related to.

Barclays doesn't dispute Mr C's account of his concerns – the bank accepts that Mr C has made efforts to resolve this matter, but the bank failed to provide the information or support needed so he could successfully do so. Barclays offered Mr C £200 compensation to put things right, which I think is fair and within the region of what I would have considered awarding, had Barclays not offered anything.

Mr C points to the impact the default had on him and believes this supports his argument for further compensation. I empathise with Mr C, but as I explained, the application of the default and the impact of it doesn't fall under the remit of this complaint. So, in deciding whether the compensation offered is fair, I can't consider the events Mr C experienced because of the default.

So I won't be asking Barclays to take any further action regarding this complaint.

**My final decision**

For the reasons explained, I'm not upholding this complaint.

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

Abdul Ali  
**Ombudsman**