

## **The complaint**

Miss S complains about the length of time that Barclays Bank UK PLC took to deal with some fraud disputes she had raised, and about the online chat she had with it about the disputes.

## **What happened**

From about the beginning of November 2023, Miss S told Barclays that she wanted to withdraw and close some fraud disputes she had previously raised with it. She says she was told that this process would take 48 hours. I understand that at that time she also asked to close her account.

However, it appears that Miss S's fraud disputes weren't closed in 48 hours. Miss S has told us that this caused her distress and upset, as she felt like she had been lied to. She remained unsure whether her fraud disputes were open or closed after complaining to this service. In respect of her experience with Barclays online chat service she felt that the advisers dismissed her concerns. She's told us that she felt bullied by this.

Our Investigator viewed the matter initially without the benefit of Barclays file which it had not provided. He said that in respect of Miss S's experience with the online chat service, Barclays should pay her £50. He thought that Barclays had acted reasonably in respect of Miss S's other complaints.

Barclays then provided its file, and said that from reviewing the chats, this did not represent the service described by Miss S. Also, the chat facility is not a live service and it isn't marketed as such to customers. It actively informs a customer they can carry on with their activities and they will get a push notification when it replies to any messages.

Having reviewed the chat, our Investigator considered that some of the language used within the chat, in a couple of highlighted passages could be viewed as the complaint handler being impatient or combative towards Miss S. Miss S had told us how this chat made her feel and the impact it had on her. For this reason he was not inclined to change his view.

Miss S also advised that she still had not been given notification of the outcome of the fraud disputes. Barclays has provided this and I will address it in my findings of below.

Barclays didn't agree with our Investigator's view, and the matter has been passed to me for an Ombudsman's consideration.

## **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.

First of all, in respect of the delay in our being able to finalise this matter, this was caused initially by Barclays only supplying its file after our Investigator had provided his view. Also further information then needed to be obtained from Barclays. Whilst I can't ask Barclays to

pay compensation in respect of the time the complaint has been with us, I do share Miss S's frustration that this means the matter has taken a long time to be resolved.

In respect of Miss S's fraud disputes, her complaint was that Barclays had not come back to her within 48 hours. It did explain that the time limit was just a guideline and that the time had run over in Miss S's case. Having considered the evidence, I can't see that 48 hours was given to Miss S as a definitive response, and should be regarded as more of a guideline.

I've noted that up until recently Miss S says she was unaware of the results of her disputes. Barclays has supplied these, and our Investigator has passed them on to Miss S. Unfortunately, as her account was closed in November 2023, she will not have been able to see the results of those disputes online, and she did say that she didn't want to receive a closing statement. I don't think that Barclays was obliged to give her further information about these once she had contacted this Service. In respect of the fraud cases, as Miss S had asked to cancel these they wouldn't have been investigated any further. I've noted that some of the disputes resulted in a refund to Miss S. If she believes she hasn't received those refunds, she should be able to ask Barclays for back statements.

With regard to Miss S's point that she was unable to pursue the companies in respect of any failed disputes, I understand this. However at the time of her making a complaint to us Barclays was still considering the various disputes. I don't think that prevented her from taking the matters up with the companies concerned.

As regards the online chat, I understand Barclays' point that it is not a live service ie customers will raise issues and will be notified when a response is available. However certain elements of the chats are live. Our Investigator has identified a couple of the responses from Barclays' complaints handler during the online chat, which he felt could be viewed as impatient or combative. I won't repeat the phrases used here as both parties are aware of them.

Generally Barclays doesn't accept what our Investigator has said. It said "*When reviewing the conversation in its entirety, we consider the demeanour of Miss [S] to have been confrontational and doesn't represent a genuine attempt at rectifying the circumstances.*" It has also said that "*any customer should conduct themselves in a similar manner to how they wish to be treated by our staff.*"

My view is that advisers who have direct contact with customers will be aware that customers can be upset and frustrated and as a result may get angry in what they say. I haven't seen anything in the chat to indicate that Miss S did not have, in her view, a genuine complaint. For the most part those advisers involved in the chat were polite and courteous. But Barclays' response indicates to me that where a customer gets upset or angry in their responses, then the adviser would be justified in replying in the same way. I'm sure that Barclays didn't mean that but that is how it comes across.

In my view the aforesaid passages of chat did show impatience and frustration on the part of the complaint handler. Miss S has told us that she felt upset and bullied by this reaction to her. I think that's a reasonable reaction in the circumstances. For that reason I do agree with the Investigator's view on this. Barclays should pay Miss S £50 compensation.

### **Putting things right**

Barclays should pay £50 compensation.

**My final decision**

I uphold the complaint in part and require Barclays Bank UK PLC to provide the remedy set out under “Putting things right” above.

Under the rules of the Financial Ombudsman Service, I’m required to ask Miss S to accept or reject my decision before 6 September 2024.

Ray Lawley  
**Ombudsman**