

The complaint

Mr S and Mrs I complain that they asked Barclays Bank UK PLC to complete a form agreeing to a grant for adaptations to their home, but although Barclays didn't object, it took Barclays about a year to provide its written agreement in the requested format.

What happened

Mr S and Mrs I have a mortgage on their family home with Barclays. They have applied for a council grant to provide adaptations to their home, to support Mrs I's access needs. Before that grant can be released, they have to show that Barclays has no objections to this.

Mr S and Mrs I told us they had been asking for several months for Barclays to just complete the requested form, which they'd sent at the outset. But, although Barclays apparently didn't have any objections to the grant or the adaptations, and had repeatedly promised to sort this out for Mr S and Mrs I, it just wasn't providing the completed form they needed.

Mr S and Mrs I said their whole family, but Mrs I in particular, had suffered extended hardship because the work on adaptations to their house couldn't even begin until Barclays had provided its written agreement, in the requested form. Mr S and Mrs I said they'd complained, twice, and Barclays had paid £200 to say sorry. But Barclays still didn't send them what they needed.

Barclays has shown our service that it received a letter from Mr S and Mrs I with a form enclosed, on 29 September 2023. The request for this to be completed appears to have been passed between several different departments, before a copy of Mr S and Mrs I's title deeds was posted out to them on 24 November 2023. Mr S then rang Barclays on 28 November, he hadn't yet received the documentation Barclays had sent, but he was clear he just wanted Barclays to sign and stamp the form he had sent.

Barclays wrote to Mr S and Mrs I on 8 December 2023, to say it was sorry it had taken some time to respond to the request for documentation. It paid Mr S and Mrs I £200 to say sorry for that. But although Barclays appears to have assumed the matter was resolved at this point, the form Mr S had requested from Barclays still hadn't been completed.

Mr S contacted Barclays again in December 2023, and again on 25 January 2024. Mr S and Mrs I then complained to our service on 2 April. Barclays appears to have opened a fresh request for the relevant form to be completed on 8 May, and again this appears to have been closed without being resolved.

Our investigator said Barclays had now issued the requested document, by special delivery, which was signed for on 29 June 2024. And it was now offering £550 more in compensation, in addition to the payment of £200 it had previously made, which she thought was fair for the issues experienced.

Mr S and Mrs I responded to say they still didn't have what they needed. They had sent Barclays a form they needed the bank to complete, but that wasn't what they had received in return. So they still couldn't complete the grant application to adapt their home for Mrs I's

needs. They thought Barclays should pay more compensation, but said that first, they really needed Barclays to just fill in the form they'd asked it to complete in September 2023.

Our investigator didn't change her mind. She said Mr S and Mrs I had asked for a certified title document, and Barclays had sent that in June 2024. But Mr S and Mrs I said we'd misunderstood, and they'd been trying to get Barclays to complete a particular form (which they had sent Barclays, and it acknowledged receiving) since September 2024.

Barclays did then complete the form Mr S and Mrs I had sent it. And Barclays sent this to them on 5 August 2024. Barclays said it would offer to increase the compensation to a total of £800. Barclays also said that it felt it had already supplied all the requested information, although in a different format, and it asked if the grant awarding body had rejected Barclays' own form that it sent in late 2023.

Mr S and Mrs I didn't want to accept Barclays' offer. They said they had experienced significant emotional and mental strain in the time they'd been waiting for this form to be completed, as this had delayed the vital adaptations to their home, and left Mrs I effectively confined to one room. They thought Barclays should pay much more compensation.

Our investigator suggested Barclays should pay £1,000, and Barclays agreed, but Mr S and Mrs I didn't. Because no agreement was reached, this case was then passed to me for a final decision. And I then reached my provisional decision on this case.

My provisional decision

I issued a provisional decision on this complaint and explained why I did propose to uphold it. This is what I said then:

I think the key issues here can be set out very briefly. Mr S and Mrs I sent Barclays a form, which it received on 29 September 2023. The accompanying letter asked Barclays to complete that form, and return it. It said "...would you please fill the form which I am sending with this letter and return to our home address asap".

Barclays has never suggested it had any objection to completing the form, but it didn't send that completed form back to Mr S and Mrs I until 5 August 2024.

Barclays said it had provided what it thought was essentially the same information, in a different format, in late 2023. So it asked why Mr S and Mrs I couldn't go ahead with the adaptations to their home then. I asked Mr S about this, and he said that he had discussed this over the phone with the council, but the council required its own form to be completed, so Barclays' alternative format couldn't be used.

I do think that Barclays' actions here have caused a delay in the provision of adaptations to Mr S and Mrs I's home, of over ten months. Barclays hasn't been able to offer any reason why this happened.

I also asked Mr S and Mrs I for further information about Mrs I's health, the adaptations they were seeking, and the impact on them of this delay. They have provided further details which I will not set out in full here, but I am satisfied that the lack of progress on these adaptations means Mrs I has been largely confined to one room of their home, away from the centre of family interests, for the time that Barclays delayed in providing the requested form. I am satisfied that this had a very significant impact on Mrs I in particular, and may have a longer term impact on her mobility. I am also satisfied that their efforts to ameliorate this for Mrs I had a considerable impact on the rest of her family, for this time.

Because of that, I think that Barclays should pay Mr S and Mrs I rather more compensation than it has previously offered. I think that it would be in line with the other awards our service makes, for Barclays to pay Mr S and Mrs I a total of £2,500 in compensation. This is to recognise the impact this apparently quite unnecessary delay had on Mrs I and Mr S. If Barclays has already paid the sum of £200 which it previously offered, that would mean it must pay £2,300 now.

I think that would provide a fair and reasonable outcome to this complaint.

I invited the parties to make any final points, if they wanted, before issuing my final decision. Only Mr S and Mrs I replied.

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 S and Mrs I said they accepted my decision, and just wanted to put an end to this matter promptly. As neither side has offered any further evidence or argument, and I haven't changed my mind, I'll now make the decision I originally proposed.

My final decision

My final decision is that Barclays Bank UK PLC must pay Mr S and Mrs I a total of £2,500 in compensation. Barclays Bank UK PLC may count towards that total the amount of £200 in compensation which it previously offered for this complaint, if that has already been paid.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs I and Mr S to accept or reject my decision before 8 January 2025.

Esther Absalom-Gough
Ombudsman