

The complaint

Mr S complains that Barclays Bank UK Plc ignored his individual needs and didn't make reasonable adjustments when communicating with him. He said Barclays kept him on the phone for a long period of time, which caused him much frustration and upset.

What happened

Mr S raised a dispute about a payment taken from his Barclays' account, which he hadn't authorised. Barclays resolved the payment dispute and returned the money to Mr S's account. During the resolution process Mr S said he had a series of challenging interactions with Barclays during which he did not feel that he was treated fairly. Mr S complained to Barclays that his individual needs had not been met in their communications.

Barclays responded from its branch manager and apologised for not better considering Mr S's individual needs and offered him £100 compensation. Barclays said it has markers on Mr S's account and offered any further assistance Mr S may require.

Mr S asked Barclays to listen to his calls of 17 June and 1 July 2024 as they were both over an hour long. Barclays apologised to Mr S for not showing more understanding and empathy but said calls on those dates couldn't be located. But it had a call from 5 July 2024 which lasted over an hour and Mr S had confirmed this was the call he had referred to previously.

Mr S said several times he couldn't speak for long as this causes difficulty with his speech and upset. Barclays said the conversation was tense, but its agent was polite and courteous throughout. It said the agent apologised for keeping Mr S waiting to speak to a manager and asked if he wanted to wait. Mr S said he did, but didn't wish to speak to the agent any more.

Barclays said given the vulnerability markers on Mr S's account and his stating that he can't speak for a long time, an alternative could have been offered. This could have been a call back at a better time, or use of its secure email or mobile chat facility. Barclays said its offer of £100 compensation remains open. It said it had paid Mr S £50 in relation to his original payment dispute, which was now resolved.

Mr S wasn't satisfied Barclays had adequately responded to his complaint and referred it to our service. He said Barclays' branch manager said she had listened to the call recordings, but Mr S said they weren't satisfactory, especially those lasting over an hour. Mr S said he felt strongly that his particular communication needs shouldn't be ignored. He said the issue should be addressed and a reasonable gesture of compensation or goodwill should follow.

Our investigator didn't recommend the complaint be upheld. He said Barclays agree it could have done better – its agent should have offered Mr S options. He said its agent confirmed Mr S's needs on the call of 5 July and any adjustments he might need, and then discussed his claim, which the investigator said became protracted, causing Mr S some frustration.

The investigator said Barclays' agent was polite and professional, but it's clear long phone calls can be difficult for Mr S and the agent could have suggested alternatives. He said

Barclays had paid attention to Mr S's needs and ensured it had accurate records to support him. He said offer of £100 compensation is reasonable for what went wrong.

Mr S disagreed with the investigator and requested an ombudsman review his complaint. He said after listening to the call recording, the compensation for his stress and frustration at the incompetent members of the bank, is an insult. He said the guidelines of the bank for the customer's fair treatment, don't include causing mental harm, which happened in his case.

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's complaint concerns the service he received from Barclays in dealing with his payment complaint (now resolved). Mr S has explained that the main reason for his call to Barclays was to confirm his individual needs, mainly the anxiety and stress of being on the phone for a long time.

I was sorry to learn that what should have been a straightforward process of disputing an account payment has turned into a difficult and stressful experience for Mr S. I was also sorry to learn about Mr S's poor health and I can understand why he doesn't want to spend extended time on the telephone.

I have considered the communications between the parties to see if Barclays took account of Mr S's individual needs and to see if it treated him fairly.

At the start of Mr S's call on 5 July 2024, Barclays' agent went to some lengths to ensure the bank is fully aware of Mr S's individual needs. Mr S said several times he couldn't speak for long as this causes difficulty with his speech and upset. Despite this the call lasted over an hour and Mr S's stress was obvious as it reached a stand-off situation with Barclays' agent.

Banks are required to pay regard to the interests of their customers and particularly to respond to their individual needs and vulnerabilities. And so, I agree with Mr S that Barclays' agent should have offered him different communication options to avoid his frustration and upset. I'm glad to see Barclays' acknowledgment that more appropriate options should have been offered in Mr S's circumstances, and that he was kept waiting for some time. I hope that Barclays sees Mr S's complaint as an opportunity to review this part of their approach to customers with individual needs.

Barclays apologised to Mr S and offered £100 compensation, which Mr S describes as 'an insult'. When we make awards of compensation we are not looking to fine or punish a business but to find an award that fairly and reasonably compensates the consumer for the wrong that has been done.

I am pleased that there has been no financial loss or delay to Mr S as a consequence of Barclays' communications although I am sorry to learn that this problem has upset Mr S deeply and caused him mental harm. And so, the 'wrong' is the impact on Mr S from the frustration and upset he was caused on the call. Although Barclays could have lessened this impact, it was fully aware of Mr S's individual needs as reflected at the start of the call. And I'm satisfied that its' agent spoke to Mr S politely and professionally throughout the call.

Barclays' compensation of £100 acknowledges that it caused Mr S frustration and upset. This compensation falls within our guidelines as fair in respect of, 'repeated small errors or a larger single mistake, requiring a reasonable effort to sort out'. And further, some stress that can have an impact across a few days, or even weeks.

And so, I agree with the investigator that compensation of £100 is a fair and reasonable reflection of that impact of the poor service in the circumstances of Mr S's complaint. It is worth noting that this sum is consistent with other awards we have seen in similar circumstances, and I don't think it would be fair to increase this sum. Barclays has said this offer remains open and I recommend that Mr S contacts the bank to obtain the payment.

I realise that Mr S will be disappointed by this outcome though I hope he appreciates the reasons why it had to be this way.

My final decision

For the reasons I have given it is my final decision that the complaint is not upheld.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 18 March 2025.

Andrew Fraser
Ombudsman