

## **The complaint**

Mr Z complains that Barclays Bank UK PLC:

- Did not agree to his request to make reasonable adjustments in how it communicates with him.
- Provided information in a data subject access request (DSAR) that was not presented clear, for example it was not in date order and contained duplicates
- Has not handled his complaint properly.

## **What happened**

Mr Z has an offset mortgage with Barclays. He believes that Barclays has not been calculating the mortgage correctly.

Mr Z complains that he told Barclays he was dyslexic but it will not provide an editable spreadsheet showing all of the transaction on the mortgage from inception. He believed Barclays is discriminating against him and has not acted in line with its duty to make reasonable adjustments under the Equality Act 2010

Mr Z also complaint that when Barclays sent information following his DSAR it was not in order and contained duplicate information. Mr Z said that he'd been caused sleepless nights, stress and anger because of the way that Barclays has dealt with this matter.

The investigator did not think the complaint should be upheld. He noted that Barclays had offered £200 compensation for the way it had handled Mr Z's complaint.

Mr Z did not accept what the investigator said. He responded to make a number of points, including:

- He has a potential disagreement with Barclays about how the mortgage is calculated, He wants to understand which method is correct, his or Barclays. That is why he needs the information in the format he requested.
- The meeting with Barclays was set up to check that he had understood the column headings on the calculations provided by Barclays.
- Barclays did not offer any alternative adjustment to the way it communicated with Mr Z.
- The outcome of the previous complaint about the interest applied to his mortgage was not relevant here.
- Barclays had not followed through on its offer to discuss the information provided by DSAR.
- He is looking for Barclays to follow its own policy and the law in respect of reasonable

adjustments. An adjustment is always going to be outside a business's usual policy. Barclays knew why he needed the data and he put forward a way to mitigate any security risk

## **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.

### Reasonable adjustments

I am required to take into account relevant law in deciding what is fair and reasonable in the individual circumstances of this complaint. That includes the Equality Act 2010, which imposes a duty to make reasonable adjustments in certain circumstances, including "*where a provision or practice puts a disabled person at a substantial disadvantage in relation to a relevant matter in comparison with persons who are not disabled, to take such steps as is reasonable to have to take to avoid the disadvantage.*"

It is not for me to decide if Barclays has breached the Equality Act 2010 – but I can take it into account in deciding if Barclays has acted fairly and reasonably.

Mr Z requested that Barclays provide the full transaction history in a spreadsheet format so that he could review its figures and carry out his own calculations. He said that he has dyslexia and that it was unreasonable to expect him to manually transcribe the information Barclays had provided into his own spreadsheet. Mr Z said that he had put forward proposals that would overcome any security concerns.

Barclays has refused to provide its calculation in the format Mr Z wants. It said that it did not supply data in a spreadsheet format because it could be changed.

It appears that Barclays is prepared to provide a breakdown if a borrower disputes that their mortgage has been calculated correctly. I accept that Barclays might not usually send those calculations in the way Mr Z wants – but that is not a reason for rejecting the request for a reasonable adjustment. Such an adjustment will often involve a departure from its usual procedures. I am not deciding if Barclays has followed its process or not. I am determining what I consider to be fair and reasonable in the individual circumstances of this complaint.

In saying that, I consider the concerns that Barclays has are legitimate. It says it can't provide information in the format Mr Z wants because of "security issues" and because the data is amendable. It has clarified that is because if it were to send the information in a spreadsheet format that would mean that information on the spreadsheet could be changed.

Barclays said, "*The calculations sheet is formula based. Sharing the excel file may lead formulas being revised or amended and challenged which will not be possible for the team to check exactly what has been amended if the calculation is lengthy as every formula and amount would need to be reviewed where there is a discrepancy.*"

I consider Barclays has given sufficient reasons why it is not prepared to send Mr Z the information he wants in an editable spreadsheet. I can see that in view of the nature of the spreadsheets and calculations could be particularly difficult to check any discrepancies and review all of the information to check for mistakes. While it might help Mr Z to have the information in a particular format I do not consider the adjustment is reasonable in the individual circumstances here. I don't consider Barclays acted unfairly in declining that request.

Mr Z proposed that there were two versions of the data provided – one “master” document that could not be edited and another editable spreadsheet for his personal use. But that does not overcome Barclays’ reasons for rejecting the request. It would still need to check the amended version for discrepancies against its own calculations if they were challenged.

I note Barclays has told us that it might be able to provide its calculations in a spreadsheet but in “read only mode”. Its explanation and what information it would provide is a little unclear– and Mr Z’s complaint was not about the failure to provide information in that format. But if Barclays is able to provide the information to Mr Z in that format then it should do so.

I would add that I would not necessarily expect a mortgage lender to provide this level of detail about how a mortgage has been calculated to any borrower. The information typically provided on statements usually gives sufficiently clear, fair and not misleading information about how the mortgage has been administered in line with the relevant rules.

Whether the meeting with the mortgage adviser was an attempt by Barclays to provide an adjustment to Mr Z or not, I consider it was a reasonable attempt by Barclays to help Mr Z.

### DSAR

Mr Z said the DSAR was not presented in chronological order and that it contained duplicate information. Barclays said that it split the information into two parts because of limitations about the amount of data it could upload. It said that it sent two lots of statements, one a simple print out and the other gathered from its mortgage department that contains the annual statements.

It is not my role to check that Barclays has complied with data protection laws. That is the role of the Information Commissioners Office. I don’t consider there is any requirement for Barclays to provide the DSAR in chronological order. And its explanation why some information has been duplicated seems reasonable. So I don’t consider that it acted unfairly in providing the DSAR to Mr Z.

Even if some information had been duplicated, in the circumstances, I don’t consider Barclays would need to do anything to put that right. Mr Z has already identified any duplicated information. There is no financial loss caused by that. And I don’t consider any distress or inconvenience that could be caused by that would justify compensation. So even if I were to accept everything Mr Z has said about the DSAR, I wouldn’t tell Barclays to do anything.

It is not clear what information in the DSAR Mr Z needs to clarify. But if he has a query that relates to his mortgage then

### Complaint handling

I don’t agree with the investigator that we can’t consider complaint handling. Mr Z’s complaint was in relation to his mortgage – and that is an activity we can look at. But I consider the amount it has already paid Mr Z of £200 is fair in all the circumstances to reflect any lapses in the way it dealt with Mr Z’s complaint. I don’t consider Barclays needs to do any more.

### **My final decision**

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I’m required to ask Mr Z to accept or

reject my decision before 16 September 2025.

Ken Rose  
**Ombudsman**