

The complaint

Mrs S complains about the service she received from Barclays Bank UK PLC.

What happened

Mrs S is a longstanding customer of Barclays. In early October 2024, she used Barclays' in-app chat function to try and book an appointment for her and her husband to discuss their mortgage. Mrs S was unhappy that it took Barclays five hours to reply to her initial message. She then experienced difficulties when trying to resume the chat the next day. Mrs S was unhappy that Barclays didn't go ahead and book the appointment as discussed in the chat.

Mrs S sent Barclays a letter of complaint dated 25 October 2024. Mrs S was unhappy with Barclays response, so brought her complaint to our service.

Our investigator explained that complaint handling isn't a regulated activity, so she couldn't consider the aspects of Mrs S' complaint as they related to Barclays handling of her complaint.

Our investigator said she could look at Mrs S's concerns as outlined in her letter of complaint. These included the problems Mrs S faced trying to book the appointment, and her concerns over text message costs and the telephone number Barclays used to call her.

Our investigator didn't consider Barclays made any mistakes, so didn't ask it to take further action.

Mrs S is unhappy with the investigation outcome. She has supplied various screenshots which appear to give contradictory information about when Barclays' agents are available to chat.

Mrs S doesn't think it reasonable for Barclays to have taken five hours to respond to her first request to book the appointment given the chat function says it will be as soon as possible.

Mrs S doesn't consider it acceptable that Barclays continued to message her into the early hours despite online chat only being available between 7am – 11pm.

Mrs S says that after taking five hours to respond to her, it's not acceptable for Barclays to automatically close the chat after she didn't respond for six to seven hours.

Mrs S is unhappy that after saying it had upheld her complaint, Barclays changed the outcome without informing her and without supplying proof that calls were disconnected at her end, rather than by Barclays.

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.

I realise that I have summarised this complaint in less detail than the parties and that I have

done so using my own words. The rules which govern us, together with the informal nature of our service allow me to take this approach. But this doesn't mean I have not considered everything the parties have given to us.

As our investigator told Mrs S, DISP 2.3 sets out the activities our compulsory jurisdiction applies to. Complaint handling isn't a regulated activity, or in the list of activities about which we can usually consider a complaint. This means that any aspect of Mrs S's complaint which relates solely to the handling of her complaint by Barclays, falls outside of this service's jurisdiction. This includes Mrs S' concerns about the calls which I understand were disconnected after she was put on hold when trying to the complaints team. For this reason, I don't consider it necessary to require evidence from Barclays that the calls disconnected at Mrs S' end as it says happened. I hope that Mrs S will understand.

When Mrs S complained to Barclays about the service she received, she raised a few issues as follows which I have considered as part of this complaint:

- the delay responding to her in-app chat on 5 October 2024.
- chat continuing outside of Barclays stated operational times of 7am to 11 pm.
- the need to restart the chat the next day.
- the charge to respond to text messages.
- Barclays use of a number beginning with 0207 when calling from her local branch.

I am grateful to Mrs S for her various responses to the investigation outcome. It seems to me that her key remaining concerns relate to the first three bullet points above, so I will address these together.

I understand Mrs S' concerns about the time it took for an agent to respond to her in-app chat on 5 October 2024. But like our investigator, I don't think this means that Barclays did anything wrong or treated her unfairly.

From looking at the evidence, when Mrs S contacted Barclays through the app around 3:30pm on 5 October 2024, she picked the option – 'Complaints'. As it was not a live chat service, Barclays system sent an automatic response to say that a member of its team would be with her as quickly as they could.

I can see that an agent responded to Mrs S' chat message just after 8:30pm. I realise she was unhappy with the time it took. But I don't think this was an unreasonable delay in responding to what appeared to be a complaint.

Once the chat started around 8:30pm, I can see that the agent offered an appointment in branch on 7 October 2024. There was a delay before Mrs S asked the agent if they could offer a slot on 9 October 2024. After confirming that it could offer a slot on 9 October 2024, Mrs S waited almost an hour before confirming she wanted to go ahead with the appointment, at which point Barclays asked for her husband's full name, email and phone number.

Mrs S gave Barclays her husband's email address but she didn't specify his full name and telephone number as requested. So, I can understand why Barclays wasn't able to proceed with confirming the joint appointment without this information.

Although Mrs S is unhappy that Barclays continued to contact her outside of its' stated

timeframe of 7am – 11pm, I don't think it treated her unfairly by doing so. Instead, it seems to me that the agent was trying to be helpful by trying to arrange the joint appointment as requested after it last heard from Mrs S after 11pm.

I don't consider it was unreasonable that by the time Mrs S tried to rejoin the chat in the morning of 6 October 2024, it had ended due to inactivity. I appreciate Mrs S found it frustrating to explain her circumstances again but I don't find that this was because of something which Barclays got wrong. As Mrs S said to our investigator, Barclays acknowledged her frustration during the conversation on 6 October 2024. I think this was a fair way to respond to her concerns.

Our investigator has explained that Barclays diverts calls with branches to a contact centre, which means that staff use the contact centre number starting with 0207 rather than their local dialling code. Our investigator was satisfied that Barclays sent Mrs S a message to advise her that she would be contacted by a number beginning with 0207. I don't find that Barclays did anything wrong by using this number and Mrs S hasn't objected to our investigator's conclusion on this point so I don't think I need to say anything further.

On the question of a charge to respond to text messages – Barclays says that it doesn't charge for this – it's the mobile phone carrier which applies a charge. I hope that this is explanation is helpful.

I don't in any way seek to downplay the frustration experienced by Mrs S but overall I don't consider that Barclays treated her unfairly. So, I am not asking it to take any action in response to her complaint.

My final decision

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs S to accept or reject my decision before 24 July 2025.

Gemma Bowen
Ombudsman