

The complaint

Mrs S has complained about issues regarding the reduction of her overdraft limit by Barclays Bank UK PLC.

What happened

On 25 October 2024, Barclays wrote to Mrs S to say it had decided to reduce her overdraft limit, and giving her 30 days to appeal. Mrs S then contacted Barclays on 25 November 2024, and although the agent logged the appeal, Mrs S was told that as it was beyond the 30 days' appeal window, it would be unlikely to succeed.

Mrs S then contacted Barclays on 28 November, but was told the appeal wasn't showing on the system. She was told the agent couldn't take a complaint about this over the phone, and a manager would call back. This happened later that day, and Mrs S was told she had been out of time to appeal the overdraft decision.

Barclays recorded Mrs S's complaint, and offered her £50 by way of apology for service issues, and that the agent shouldn't have logged the appeal when Mrs S had contacted Barclays out-of-time.

One of our investigators looked into what had happened, but thought Barclays had behaved fairly. He thought the £50 was fair to address what had happened.

Mrs S disagreed. She feels there were multiple failings by Barclays, including not logging a formal complaint, and that £500 compensation would be appropriate.

The complaint's now been passed to me.

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'd like to assure Mrs S that I've considered her complaint in full, but I will refer to what I think goes to the heart of the complaint, and reaching a fair outcome.

I'm aware that Mrs S feels the 30 days to appeal may not have been up, given that post takes a while to arrive. However, the letter clearly stated 30 days from the date of the letter, so I think this was clear, and still gave Mrs S ample time to appeal – but she did so out-of-time.

It's unfortunate that the agent Mrs S spoke to still logged an appeal. However, I feel this was an attempt to be helpful, and it was made clear to Mrs S that it would be very unlikely to go through. So, I think Mrs S had a realistic understanding of what would almost certainly happen.

Mrs S has said that Barclays didn't log a formal complaint. But, I'm satisfied that it did instigate a complaint, the same day that she called it (when a manager called back). And, it

responded by offering £50 compensation for the service issues.

I'm satisfied this is fair, to take into account the inconvenience suffered. Our compensation awards are intended to reflect the upset suffered, not to punish a business. And here, I think £50 is proportionate, and in line with what I'd have awarded.

My final decision

For the reasons given above, it's my final decision that the £50 offered by Barclays Bank UK PLC is fair. I leave it to Mrs S to decide whether she'd like to accept it.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs S to accept or reject my decision before 29 December 2025.

**Elspeth Wood
Ombudsman**