

The complaint

Mr and Mrs D complain that Barclays Bank UK PLC delayed the issue of instructions to their conveyancer, which meant their remortgage took longer. They said they ended up paying a much higher interest rate on their old mortgage, and they wanted Barclays to cover that.

What happened

Whilst this complaint is brought by both Mr and Mrs D, as the mortgage is in both their names, our dealings have been with Mr D. So I'll mainly refer to him in this decision.

Mr D said that his fixed rate on his existing mortgage, with his previous lender, was due to end on 31 January 2025. He wanted to avoid having to pay the standard variable rate, which would mean much higher monthly payments. So he planned to remortgage with Barclays.

Mr D said Barclays issued a mortgage offer on 4 November 2024, so he thought he'd acted in good time to make sure his mortgage could be moved to Barclays at the end of January 2025. But Mr D said that Barclays failed to issue instructions to the conveyancing firm he'd hired to do the legal work for him. And that meant his mortgage didn't move in time to avoid the standard variable rate.

Mr D said that when his mortgage broker first chased this up for him, Barclays admitted it had made a mistake, blaming the delay on a technical glitch. But he said when he complained, Barclays' final response dated 5 February 2025 said it had found no evidence of a system problem, directly contradicting the earlier admission.

Mr D said this was all very stressful, and meant he had to pay more money than he was expecting in February. So he wanted us to look into things. He thought we should make Barclays recognise the mistake it had made, pay back the extra interest he'd paid, and pay compensation for all the stress this caused him.

When this complaint came to our service, Barclays said the same thing that it told Mr D in its complaint response – it had uploaded its offer onto the portal that the conveyancer uses on 4 November, and the conveyancer had downloaded it on the same day.

Barclays said any other explanation its staff had given, would not have been based on a full investigation. So Barclays thought that whatever had gone wrong, hadn't gone wrong at the bank.

Our investigator didn't think this complaint should be upheld. She said Barclays did send the conveyancers the mortgage offer on 4 November 2024. She understood Mr D felt strongly about this, but she said Barclays had confirmed this. So it was up to the conveyancing firm to act on those instructions.

Our investigator understood Barclays had previously said there was a technical problem which prevented the conveyancers from downloading the offer, but Barclays said it has now checked this, and couldn't see any such error. And she said if there had been a problem,

then this should have been checked out by those conveyancers. She didn't think Barclays was responsible for the delay.

Mr D didn't agree. He said that Barclays failed to deliver critical conveyancing instructions, and that's what caused the delay in his remortgage. He said whether or not Barclays could see this error now, the fact remains that the documents were not received, and no proactive follow-up was carried out by Barclays. Mr D said it was Barclays' responsibility to ensure the remortgage process was not disrupted by technical failures or administrative oversights. He felt this was for Barclays to do, not just to push off onto the conveyancers. Mr D wanted his complaint to be considered by an ombudsman, so it was passed to me for a final decision.

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've reached the same overall conclusion on this complaint as our investigator.

When this case came to me, I could see Barclays had provided evidence that it wrote to Mr D's conveyancers on 4 November 2024. But conveyancers often use an online portal to download instructions. Barclays said it had uploaded the instructions for Mr D's remortgage to that portal on 4 November, and those instructions were downloaded the same day. I couldn't see evidence of that, because Barclays hadn't sent us a screenshot of the portal. So I asked to see this.

Barclays sent this right away, so I can now see this evidence. And it does support what Barclays has said – that it uploaded Mr D's offer to the portal on 4 November 2024 and the conveyancer downloaded it on the same day. After Mr D said it hadn't been received, Barclays uploaded the offer again, on 20 January 2025 and it was again downloaded on the same day. This is all visible on the screenshot Barclays has sent, alongside the further progress of Mr D's remortgage.

So that means at the start of November 2024, Barclays both sent the offer to Mr D's conveyancers in the post, and uploaded it onto the online system those conveyancers use. And we know the conveyancers received it, because they downloaded it from that online system on the same day.

I understand Barclays at first accepted it made a mistake. However, it's not that Barclays just cannot find evidence now of this mistake. Rather, Barclays has shown me it has done everything I would expect it to do. There wasn't a mistake or technical glitch at the bank.

I know Mr D feels strongly that Barclays must have done something wrong, because it said so at the outset. But the evidence I've seen just doesn't support that at all. If Mr D wants to see the evidence in this case for himself, he can request this from our service.

Mr D also said that Barclays should have followed things up if it didn't get any response to the offer in a reasonable timescale. But I don't agree with that. Delays with remortgages do, unfortunately, happen, and for all sorts of reasons. Those are often things a new lender can't help with. And here, Barclays had done what it needed to do. So I do think it was reasonable for Barclays to simply wait for the conveyancer to respond in this case, after it had provided online and written instructions to the conveyancers, and given that it could see those online instructions had arrived with the conveyancer.

I know Mr D will be disappointed, but I don't think this complaint should be upheld.

My final decision

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D and Mrs D to accept or reject my decision before 5 December 2025.

Esther Absalom-Gough
Ombudsman