DRN-5741765

The complaint

Miss E complained about the service provided by Barclays Bank UK PLC over the phone.

To put things right, Miss E wants Barclays to pay her more compensation than the £95 it has paid so far.

What happened

Miss E regularly phoned Barclays on her own account and on behalf of a third-party she assisted in their dealings with the bank.

Miss E complained to Barclays that an agent had been dismissive towards her on the phone and given her misinformation about a call back that didn't happen and wrongly recorded that she'd failed a security check which led to telephone access to her account being temporarily blocked. Barclays upheld Miss E's complaint and paid her £95 compensation in total.

Miss E didn't feel this was a satisfactory response and so she brought her complaint to us. Our investigator felt that £95 was fair compensation for what happened.

Miss E disagreed with our investigator mainly saying that Barclays had only paid £70 of the promised compensation and she felt that: '...*Barclays made a deliberate act to falsely flag my account...*'. She thought we should penalise Barclays for this and said she wanted to take her complaint to the next stage, so it comes 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.

This includes listening to the call recordings provided.

I can understand why what's happened has been upsetting and frustrating for Miss E. And I'm sorry that there was some confusion about whether our investigator was recommending that Barclays should pay more here. But having thought about everything, I've independently reached the same overall conclusion as our investigator that Barclays' compensation award was fair. I'll explain my reasons.

Barclays agreed with Miss E's complaint points – it acknowledged that her customer experience had been unacceptable and said:

- it was sorry Miss E didn't receive a phone call as promised from a manager and told her this would be raised internally and feedback provided.

- It apologised for this poor service and for long call wait times Miss E had experienced.

- Barclays agreed that a block was wrongly applied to her account and apologised for this – it said it would investigate how and why that happened.

Our approach to redress is to aim to look at what's fair and reasonable in all the circumstances of a complaint.

I don't know whether Miss E is correct in thinking that the note recording that she'd failed security was a malicious act on the part of Barclays' call handler (as opposed to simple human error for example) but it makes no overall difference to my decision. Our role is not to penalise a business when things go wrong. That's the role of the regulator, the Financial Conduct Authority. My focus is on whether Barclays needs to do more to fairly compensate Miss E, over and above the £95 compensation it awarded.

I am satisfied that Barclays' response to this part of her complaint was fair and reasonable – it took her complaint seriously and assured her it would follow-up with appropriate action. I wouldn't reasonably expect us or Miss E to be involved further in any remedial or disciplinary action. Barclays acknowledged that the resulting temporary account block was inconvenient for Miss E and offered compensation for this.

I must be impartial and so I've kept in mind that the account block had relatively limited impact on Miss E. She had phoned Barclays to find out if a previous compensation payment of £25 had been paid into her account. And when she found her access blocked, she wanted to make a new complaint about that. So whilst I appreciate how frustrating this situation was for Miss E, I've also taken into account that she was correctly informed that she could call back the next day and do these things. And I'm mindful that this wasn't an account that she relied on for day-to-day spending needs and that the block didn't cause any money problems for Miss E or leave her worse off financially.

Looked at overall, I am satisfied that Barclays has already taken responsibility for addressing shortcomings on its part and done enough to put this right. I think the £75 Barclays paid by way of apology for the distress and inconvenience caused by its poor service was fair to reflect the extent and impact on Miss E of what happened. And the £20 paid to cover call costs seems reasonable to me to reflect her time on the phone in connection with this matter.

I've checked Miss E's bank statement and I can see these amounts were paid into her Barclays account. All in all, I haven't seen or heard enough to make me think it would be fair to require Barclays to do more here. The £95 paid in total is in line with the amount this service would award in similar cases and it is fair compensation for Barclays to pay Miss E in her particular situation.

I would just remind Miss E that Barclays offers a range of support measures that could help avoid some of the difficulties she's encountered, especially when trying to assist the third-party with their banking.

I appreciate that my decision will be disappointing for Miss E but I hope that setting things out as I've done helps to explain how I've reached my conclusions.

My final decision

My final decision is that I don't uphold Miss E's complaint as I am satisfied that the compensation Barclays Bank UK PLC has already paid Miss E is fair and reasonable.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss E to accept or reject my decision before 2 October 2025.

Susan Webb
Ombudsman