

The complaint

Mr F complains about the length of time he had to wait on the phone to speak to an agent from Barclays Bank UK PLC (Barclays) about his mortgage.

What happened

Mr F says that he was advised on Barclays' online chat that he needed to speak to an agent to change the direct debit date for his mortgage. He therefore called Barclays on 4 April 2025 to speak to the mortgage team.

Mr F says that he was on the phone for over an hour, which meant that his entire lunch break was taken up on the call and he was not able to eat and drink. He says that the call back option was no good for him as he works and may not have been able to take the call, so he stayed on hold. Mr F says that this is not acceptable, and he would like Barclays to pay him compensation.

Barclays acknowledges that there have been long waiting times for some customers and says that these do not meet its usual service levels. It said that it monitors the waiting times on its phone lines and is actively recruiting additional staff to reduce these and improve service levels. Barclays says that there was an option provided on the line for Mr F to request a callback instead of waiting on hold. However, Mr F chose to remain on the line. Barclays has apologised for any stress and inconvenience which may have been caused to Mr F but did not accept that it had made any errors and did not uphold Mr F's complaint.

Our Investigator looked into Mr F's complaint and did not think that Barclays needed to take any further action. Whilst he acknowledged that Mr F's experience must have been frustrating and inconvenient, he also noted that Barclays had apologised, given an explanation, made Mr F aware of alternative options for future contact and confirmed that work was being done to reduce waiting times in future. Overall, the Investigator did not think that Barclays had acted unfairly or unreasonably in terms of a service failure which would lead to redress being offered and therefore did not recommend that Barclays offered compensation in respect of the waiting time.

Mr F disagrees with this, so the case has come to me to make a decision. He says that the agent he spoke to told him that the wait was not acceptable, so if Barclays has gone against its own procedures and not fulfilled its commitments to the customer then he should be entitled to compensation. Mr F also says that it is not acceptable for Barclays not to have enough staff and if it is not getting new staff quickly enough then this is Barclays' problem. He says that Barclays should be fined by this Service and give him compensation.

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.

Having looked at the evidence, I agree with the Investigator's view for broadly the same reasons. I've explained my reasons further below.

Mr F is unhappy with the service he has received from Barclays in terms of the length of time he had to wait to speak to an agent when he called on 4 April 2025.

I've looked at the information provided by Barclays in relation to the call. This confirms that the call started at 12:26 and concluded at 13:31. Mr F was speaking to the agents for around 15 minutes of the call. This means that he spent around 50 minutes waiting for the call to be connected to the agent.

Clearly this was a lengthy period of time for Mr F to wait to speak with an agent for what ought to have been a relatively quick and straightforward matter. And I can understand why Mr F was frustrated at the amount of time he had to wait to get through during his lunch break.

I have listened to the call and note that the agent acknowledged that Mr F had had a long wait and apologised for the wait time when Mr F expressed his frustration. She advised him that he could ring through the app in future, as this was a more fluid method of getting through. The agent advised Mr F of the opening times and the quieter times so that he could call during less busy periods. However, Mr F said that he should not be expected to give up time on his day off and that he would not have time to call before work if he was on hold for an hour. During the call, the agent also confirmed that Barclays was aware of the problem and was recruiting at the moment but that it took time to get staff trained.

Barclays has not disputed the length of time Mr F had to wait and has acknowledged that this did not meet its usual service levels. It has explained that this was due to staff shortages and that it is taking steps to address this going forward by recruiting more staff.

Barclays has also indicated that the line which Mr F called on gave an option to request a call back, stating *"We can keep your place in the queue and call you back when an agent becomes available. If you'd like us to call you back, press 1. If you'd like to continue to wait, press 2"*. I can appreciate that Mr F was concerned about not being able to take a call later in the day, however the call back option would have held Mr F's place in the queue and called him back when the next colleague became available. Therefore, he would have been contacted around the same time as he eventually got through to an agent by waiting on hold, which could potentially resulted in less inconvenience for him having to wait on the phone.

So I am satisfied that Barclays gave Mr F an explanation for what caused the delay and that it was taking steps to remedy this, alongside providing a callback service in order to reduce any inconvenience suffered by customers whilst its recruitment is ongoing.

Mr F has questioned whether Barclays had any service level agreements (SLAs) for answering calls and says that the fact the agent said that the wait was not acceptable means that Barclays has gone against its own procedures and should be fined and provide him with compensation.

Firstly, I should say that it is not the role of this Service to punish a business; that is the role of the regulator.

I have seen no evidence of any formal SLA in respect of telephone waiting times. Whilst Barclays may well have internal targets for call answering times, there is no commitment or guarantee to customers that it will answer within a specified period of time, failing which compensation will be offered. Likewise, I've seen no evidence that Barclays has failed to meet any regulatory or contractual obligations. The fact that both the agent and Barclays accepted that Mr F's wait was longer than it would have liked and said that it was taking steps to remedy this does not of itself mean that Barclays is liable to pay compensation for the delay alone.

As set out above, I can appreciate that the 50-minute wait to speak to an agent was frustrating and inconvenient for Mr F, and not the level of service he was entitled to expect. However, Barclays has apologised for the delay, explained what caused this, and highlighted action it is taking to improve this going forward. There was also an alternative option available to Mr F if he didn't want to remain on hold, which would have reduced the time he had to spend on the phone waiting for an agent.

I understand that Mr F feels strongly about this issue and I know my decision will come as a disappointment to him. However, I can't say that Barclays has breached any obligation or acted unfairly or unreasonably to the extent that I would ask it to pay Mr F compensation and I don't uphold this complaint.

My final decision

For the reasons I've explained above, I don't uphold this complaint and don't require Barclays Bank UK PLC to do anything further.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr F to accept or reject my decision before 26 September 2025.

Rachel Ellis
Ombudsman