

The complaint

Mr P complains about his application for a SAR (subject access request) in respect of communications and telephone calls he had with Barclays Bank PLC, and about the customer service he received.

What happened

Over a period in 2024 Mr P made requests for SARs and then had a number of long phone calls with Barclays in the course of which he raised various complaints, in particular about the size of the font in which he received the SARs. He also complained about what he viewed as poor customer service in the course of those calls.

Barclays upheld his complaint about the SARs as these should have been sent in large print. It also apologised for not lodging a complaint during telephone calls, and for asking him to stay on the line when he needed to take medication. It further apologised for not removing his mobile number from its records as previously asked. Also, that it failed to call back when a call was disconnected on 16 August 2024. In respect of these issues, it paid compensation of £225.

On referral to the Financial Ombudsman Service, Barclays' complaints handler said they were personally prepared to work directly with Mr P to be able to fulfil his requests on this occasion to ensure he receives the specific information he needs. Our Investigator thought this was a reasonable resolution and that the compensation paid by Barclays was also reasonable.

Mr P didn't agree and the matter has been passed to me for an Ombudsman's consideration.

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.

my remit

As I'm required to do, I've had in mind when considering Mr P's complaint, any relevant law and regulations, regulators' rules, guidance and standards, codes of practice and (where appropriate) what I consider to have been good industry practice at the relevant time. But I must emphasise, that we are an alternative (to the Courts) dispute resolution service. Our function is to resolve complaints informally as Mr P has previously been told by us. As I've said, I've taken into account where relevant Mr P's submissions. But I won't be dealing with the complaint in the way he has requested.

Further Mr P has complained that Barclays has failed to make reasonable adjustments (in respect of providing documents in the format requested) for him. In other words, it has failed its duty to make reasonable adjustments under the Equality Act 2010 (the Act). I've taken the Act into account when deciding this complaint – given that it's relevant law – but I've

ultimately decided this complaint based on what's fair and reasonable. If Mr P wants a decision that Barclays has breached the Act, then he'd need to go to Court. The same applies if he requires a legal determination on his legal submissions to us.

I must also advise that although I may not go into each and every point Mr P has made, I have taken them all into account and set out the main issues here.

SAR

Mr P has made several SARs to Barclays. It does have on its record markers to say that documents should be received in large font format, due to his disability. And he has sent us examples of a number of such documents which were not received in the format requested. Barclays apologised for this and has confirmed that his markers have been set to ensure that large print documents are sent. And that statements are sent in paper form in large print rather than online.

In respect of telephone calls Barclays said that Mr P didn't at the time request these. Nevertheless, it's prepared to provide the recordings but needs to have dates and times for any call requested.

I think Barclays has acted reasonably to resolve this complaint, and in part the compensation awarded in my view adequately reflects this. I note that a number of such call recordings were sent to us and in accordance with an SAR Mr P made of us, these have been provided to him. I don't think it would be reasonable or proportionate to expect Barclays to provide the recordings of every single call with Mr P. In respect of any particular calls, in line with Barclays' proposal for resolution of this matter, he should liaise with it about these.

logging of complaint

Mr P asked on two occasions in the course of telephone calls to log a complaint for him and this wasn't done. On another call he asked if he could leave the call to take some medication. He was told he'd have to stay on the line whilst Barclays logged a complaint for which he was unhappy to do.

I understand that Barclays has a procedure for logging complaints which the customer advisers didn't do. Having said that I can understand that if Mr P was anxious to have his complaints logged, he would need to stay on the line to do so. It's just that in that particular case, it could have been handled better.

returned cheque

Mr P said he didn't receive a communication from Barclays about why a cheque returned unpaid on his account in June 2023. It appears that in the course of a couple of calls this issue was gone into at length. However ultimately Barclays had sent a letter at the time so I think its actions were reasonable in this respect.

mobile phone number

Mr P was also unhappy that he had asked Barclays to remove his mobile number from its records and this wasn't done.

I'm satisfied that Barclays apologised for this and has now removed the number.

disconnected call

I understand that a telephone call Mr P made on 16 August 2024 was disconnected unexpectedly and he didn't receive a call back.

I understand that the call wasn't deliberately disconnected. However, given that, Barclays should have called Mr P back and it didn't do so.

poor service

Mr P complains about the poor service he received during the many phone calls he had with Barclays,

It's difficult for us to consider such a wide-ranging complaint. I've dealt with the specific issues he had during those phone calls. But I do think that the length of the calls were not due to any poor service on the part of Barclays' advisers. Mr P clearly felt he needed to discuss matters in detail with those advisers, reiterating points frequently and referring to previous complaints. Having listened to the calls, I think that generally the advisers did their best to help Mr P answer any queries he had.

compensation

I go back to my previous point that our remit is to resolve complaints informally. As part of that we can award compensation. But we also have to consider what Mr P needs.

As an award of compensation, we will look at a matter holistically rather than make awards for each specific complaint. Mr P has picked up the point that any compensation award should reflect what effect on Mr P was reasonably foreseeable. And I think that, whilst this may be at odds with the distress and inconvenience Mr P says he has suffered, the compensation paid by Barclays is in line with awards we have made in previous cases. And it does in my view reasonably reflect the distress and inconvenience he might be expected to have suffered.

But it has been difficult for Barclays to ascertain exactly what Mr P needs. I think that its complaints adviser's offer to work directly with Mr P to be able to fulfil his requests on this occasion to ensure he receives the specific information he needs, is fair and reasonable. I particularly note that this puts him in touch with one specific adviser and he has previously said to us that speaking to a different adviser each time has made it difficult for him,

overall

I think that Barclays has paid a reasonable amount of compensation in respect of Mr P's complaints that we have upheld. Also, that it has made a reasonable offer to get in touch with Mr P using a named adviser to make sure that it can fulfil further requests.

My final decision

As Barclays Bank UK PLC has paid reasonable compensation and has made a reasonable proposal to supply information to Mr P, I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 25 November 2025.

Ray Lawley
Ombudsman