

The complaint

Mr E is unhappy at the information provided by Barclays Bank UK PLC about interest charged and paid on his and Mrs E's mortgage account. Mr E is also dissatisfied at the level of compensation Barclays has offered for distress and inconvenience.

What happened

I don't need to set out the full background to the complaint. This is because the history of the matter is set out in the correspondence between the parties and our service, so there is no need for me to repeat the details here. In addition, our decisions are published, so it's important I don't include any information that might lead to Mr and Mrs E being identified. So for these reasons, I will instead concentrate on giving a brief summary of the complaint, followed by the reasons for my decision.

Mr and Mrs E have a mortgage with Barclays. In May 2025 Mr E raised a complaint. He was unhappy that Barclays hadn't provided him with mortgage year end statements (MYES). He wanted these because he wasn't satisfied that Barclays' calculation of the interest paid was accurate and wanted to carry out his own review.

Barclays provided statements for January 2024 to February 2025, but these weren't the ones Mr E wanted. After he complained, Barclays said it would send him statements calculated manually, from April 2024 to April 2025. For the inconvenience caused to Mr E Barclays paid compensation of £125.

Mr E contacted Barclays again on 4 June 2025 because he'd not received the calculations. Barclays said that it hadn't been able to send these via email, for security reasons. The bank said it should have let Mr E know, and provided an alternative method for a password to be sent. Barclays sent the manual calculation and paid compensation of £75.

Mr E still wasn't satisfied and contacted our service. An Investigator looked at what had happened. Because Mr E still wasn't satisfied at Barclays' calculation of the interest paid, the Investigator asked Barclays to clarify this, which the bank did. The Investigator was satisfied Barclays had provided the correct information, and that the compensation of £200 was fair.

Mr E asked for an Ombudsman to review the Investigator's findings. He was still unhappy at the explanation Barclays had given for how it had calculated interest for the tax year covering 6 April 2024 to 5 April 2025.

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 will explain that it is not part of my role to carry out my own review or calculation of the interest charged or paid on Mr and Mrs E's mortgage account. What I have to decide is whether Barclays has acted fairly and reasonably.

I've looked at the statement provided by the bank, and also taken note of Barclays' explanation of how this was calculated. Therefore, whilst I note Mr E's point that he'd made a payment on 3 April 2025, this was for a period which extended beyond the 2024/2025 tax year. In the circumstances, I'm satisfied that it was reasonable for Barclays not to take this payment into consideration.

I see from Mr E's email dated 5 November 2025 sent at 06:56 that he does appear to acknowledge that the bank's position is broadly correct. *"I don't agree with the logic of what you are outlining now, but at least it is some kind of an explanation for the difference of the two figures. Clearly Barclays could themselves have offered that reasoning at some point in the past months... And as such... I do not accept that the amount of compensation they paid does cover all the subsequent effort and inconvenience..."*

I think Barclays could have explained the position better, as this resulted in Mr E not trusting what the bank was saying. Barclays has acknowledged that its customer service fell short in relation both to providing Mr E with the information and documents he needed and then not telling him they couldn't be sent by email. Overall, I'm satisfied that the compensation offered of £200 in total (£125 in May 2025 and £75 in June 2025) is fair and reasonable in all the circumstances. I'm therefore not going to ask Barclays to pay anything further.

My final decision

My final decision is that I don't uphold this complaint.

This final decision concludes the Financial Ombudsman Service's review of this complaint. This means that we are unable to consider the complaint any further, nor enter into any discussion about it.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr and Mrs E to accept or reject my decision before 10 March 2026.

Jan O'Leary
Ombudsman