

The complaint

Ms P complains that Barclays Bank UK PLC failed to offer support with her mortgage. She said it didn't take her vulnerabilities and circumstances into account.

Ms P asks for a review of how Barclays dealt with her account, and for appropriate redress.

What happened

Ms P has a joint mortgage with a linked current account (the MCA). She separated from the joint account holder in or about 2020. Ms P is living in the security property and says she's the only one paying the mortgage as well as bills and other creditors and an amount towards the MCA debt.

The mortgage fell into arrears in mid-2024. Ms P says she told Barclays she has financial difficulties, declining physical and mental health and changes in her employment. She told Barclays she's the victim of financial abuse. Her adult children live with her and each has a disability or vulnerability. Ms P says Barclays took no practical steps to help her with any form of concrete support or solution.

Our investigator said Barclays didn't put a new fixed rate in place due to the marital dispute between Ms P and the joint account holder. Our investigator said Barclays referred Ms P to its specialist team and acted fairly when it held legal action and agreed a payment plan of £1. He said in the circumstances, there was nothing more Barclays could have done to support Ms P.

Ms P didn't agree. She said it's not enough to refer her to a specialist team if no effective support is offered. She said it was unfair for Barclays to rely on the marital dispute when it knew she was the victim of domestic abuse. She said if Barclays had offered effective support the mortgage would not be in arrears and her credit file impacted. Ms P said Barclays repeatedly said her case would be referred to a senior panel but this didn't happen.

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.

Our role is to resolve disputes quickly and with minimal formality. I don't have to respond to each comment or question from the parties. What I must do is explain my reasons for reaching my decision about what's fair and reasonable in the circumstances.

Ms P separated from her husband. A marital dispute marker was added to the account in 2020. This also caused the MCA to be frozen. The marital dispute marker meant no changes could be made to the mortgage or MCA without the consent of both account holders.

Ms P asked for a new interest rate product in mid-2023. Barclays said this would require consent from the joint account holder. I can't fairly find that Barclays should have allowed Ms P to take out an interest rate product with an early repayment charge when it knew there

was a dispute between the account holders.

In early 2025, Barclays said it could offer a lower rate for 12 months. This is the rate it offers customers in arrears, to help them get the mortgage back on track. However, the follow-on rate that would apply when the rate expired was higher than the tracker rate that was in place. Ms P didn't go ahead with this.

When she spoke to Barclays in mid-2023 Ms P said she had financial difficulties. However, she didn't provide income and expenditure information so Barclays didn't have an opportunity to consider what support it could offer.

Barclays contacted Ms P in mid-2024 when the account fell into arrears.

Based on the information Ms P provided in mid-2024, Barclays assessed mortgage payments (of any amount) as not affordable for her. In mid-2025 Ms P told Barclays she was in arrears with utilities and other creditors and was being taken to court for non-payment of council tax. She'd been unable to maintain payments for the mortgages on her buy to let properties and one had been taken into possession. In October 2025, Ms P told Barclays she was unemployed and waiting for the outcome of an application for benefits.

Ms P was not in a position to maintain mortgage payments. That was because of her financial situation – her outgoings exceeded her income. That situation would have been the same if Barclays had allowed her to take out a fixed interest rate product.

It was some years after Ms P and the other account holder separated before a financial settlement was in place. Ms P told Barclays in early 2025 that a court had ordered that the property should be marketed for sale with the proceeds equally divided between the account holders. Ms P said she would appeal this to the European court.

The reality of the situation here is that Ms P couldn't afford mortgage payments. Ms P would not have been able to maintain mortgage payments even with a lower interest rate. While she'd hoped her circumstances might improve, this didn't happen. It seems unlikely her circumstances would change such that she'd be able to get the mortgage back on track. And, as part of the divorce process, a court ordered that the property be sold and the proceeds divided.

I think the support Barclays could offer was very limited. I think it did offer support, in so far as it reasonably could.

Barclays says its specialist support team has been communicating with Ms P since June 2024, when she told it about the domestic abuse situation. It halted legal proceedings to allow Ms P some breathing space. I think that was fair. I appreciate that this didn't result in a proposal that would have enabled Ms P to get her mortgage back on track. But that was because of her situation and not due to any error or unfairness by Barclays.

In 2025 Ms P told Barclays she was appealing against the court order that the property should be sold. She said she expected her situation to improve when she started a new business in September 2025. Barclays referred the case to its senior panel, which offered a reduced payment plan (£1) pending an improvement in Ms P's circumstances when the new business started. Unfortunately, in October 2025 Ms P was still waiting for the necessary approvals for the business. She told Barclays she was unemployed and waiting for the outcome of a benefits application. She said she'd started to market the property (as required by the court order). Barclays says it can hold action while the property is sold. Ms P will need to remain in contact and keep Barclays updated about the progress of the sale.

Ms P says Barclays said it would refer her situation to a senior panel and is concerned that this didn't happen. Barclays did refer the matter to a senior panel. It told Ms P this in its final response and its internal records support this. There was a delay in the referral while Barclays waited for documents from Ms P. Ms P's situation was complicated. I think it was reasonable for Barclays to ask for documents to support what Ms P said – for instance regarding her proposed new business – so that the senior panel could consider what support might be available.

I appreciate that Ms P will be disappointed. But I don't think it's fair and reasonable to require Barclays to pay compensation to Ms P or take further action regarding this complaint.

My final decision

My decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms P to accept or reject my decision before 6 May 2026.

Ruth Stevenson
Ombudsman