

## **The complaint**

Mr F complains about Barclays Bank UK PLC's ('Barclays' or the 'bank') decision to remove his overdraft facility and also about the customer service it provided to him.

## **What happened**

The background to this complaint is well known to both Mr F and Barclays, so I'll focus my decision on my findings which I've set out below.

## **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 want to start by saying I very much sympathise with Mr F's situation. I can hear that he had just recovered from a serious illness, and I appreciate he found this matter extremely stressful. However, I'm not upholding this complaint for broadly the same reasons as our investigator. I'll add here that although a number of issues have been raised, this decision only addresses those issues I consider to be materially relevant to this complaint. This isn't meant as a discourtesy – it simply reflects the informal nature of our Service.

### *Removal of the overdraft facility*

To decide a fair and reasonable resolution to a complaint I'm required to take into account any relevant law and regulations; regulators' rules, guidance and standards; codes of practice and (where appropriate) what is considered to have been good industry practice at the relevant time. It may also help to explain I do not have the authority to interfere with a firm's processes, systems or controls or to fine or punish a firm – those are considerations for the financial regulator, the Financial Conduct Authority.

It's apparent the primary reason for this complaint rests on Barclays decision to remove the overdraft facility (the 'overdraft' or the 'facility') from Mr F's Premier bank account. I can see that Barclays first wrote to Mr F about this on 10 December 2024. Barclays told Mr F it was removing the overdraft of £1,000 from 22 January 2025 and explained the reasons for doing so. Here, when an overdraft facility isn't used for 90 days this seems to prompt Barclays to review the customer's overdraft in terms of whether it is still affordable based on income/outgoings.

After reviewing Mr F's account, Barclays didn't think it was appropriate to continue to offer him the facility as his disposable income had decreased. Mr F readily admits that his income had fluctuated due to not being able to work consistently due to his illness. I'm, of course, sorry to hear this was the case. But, I don't think Barclays decision to remove the overdraft for the reasons it gave to Mr F, were unreasonable. As far as I can see, Barclays acted fairly and reasonably here in that it gave Mr F reasons for removing the overdraft and appropriate notice before doing so.

Barclays did allow Mr F to appeal its decision which I think is fair. For this it would normally expect him to complete an income and expenditure ('I&E') form over the phone or in one of its

branches. However, when Mr F objected to this process, and due to him telling Barclays about his illness, Barclays agreed to a workaround in that it used details from his bank statements instead. Unfortunately, Barclays assessment of affordability remained the same and it decided not to re-instate the overdraft. I appreciate as a long-standing customer of Barclays this was a disappointing outcome for Mr F but ultimately, I think Barclays has acted fairly and reasonably in this regard.

### *Customer service*

I've listened to the calls Mr F had with Barclays on 8 January 2025. He is mostly unhappy about the call that he had with the first agent. When Mr F contacted Barclays this agent explained the reasons for the removal of the overdraft and Barclays process in this regard. The agent explained to Mr F that he'd need to go through an I&E form over the phone if he wanted to appeal Barclays decision. When Mr F said he didn't have the time to do this, the agent offered to call back at a more convenient time. As noted above, Mr F didn't, in the end, have to complete the I&E form as Barclays agreed to review things differently. So, I can't say the bank acted unfairly here.

Mr F says the agent wasn't empathetic with his situation. However, listening to this call, I can hear the agent immediately asked if any additional support was needed when Mr F explained he'd recently recovered from a serious illness. The agent also expressed an understanding of how difficult things must've been for Mr F. In my view, the agent did their best to help Mr F. I understand he was frustrated by things, but I think this was more to do with Barclays decision and processes more than the call itself.

Mr F also complained that the agent had recorded details of his illness without consent to do so. But the agent was simply recapping the complaint points that were being made which included details of Mr F's illness. I don't think the agent was being unreasonable as they were simply trying to ensure the complaint was recorded accurately. In any event, Mr F went on to give the agent consent to record his (Mr F's) illness as part of the complaint. I note on a subsequent (third) call with a different agent on the same day, Mr F gave consent to have details of him having a vulnerability recorded on his customer profile.

I appreciate what Mr F has said about another bank's process in terms of how it records details of a customer's vulnerability. However, Barclays has said, it does use a script (which is what Mr F says it should do) and as noted above, I don't have the authority to interfere with a firm's process rather I can only consider whether this process has been applied fairly. I could hear on the third call, the agent fully explained all the additional support available to Mr F if he needed it. I know he says he had to 'squeeze' this information out of Barclays as it wasn't discussed at all with the first agent. But the first agent did ask Mr F if he needed additional support at the very start of the call. And as the agent later explained during the call, if Mr F had said he did need additional support, this would've been discussed in more detail at that point. This seems to have been what happened during the third call made on the same day. From the calls I've listened to, I can't fairly or reasonably say the agents who spoke with Mr F, acted incorrectly in response to him telling them about his illness.

I'll add that if Mr F has concerns that Barclays is breaching data by how it records details of a customer's vulnerability, this is something he will need to raise with the Information Commissioner's Office ('ICO'). I think the ICO is best placed to consider complaints about data breaches. Nonetheless, I want to reassure Mr F I've fully considered how Barclays dealt with the information he provided to it and its agents. All in all, I'm satisfied for the reasons set out above, Barclays has acted fairly and reasonably in this regard.

That said, Barclays admitted one agent did make a mistake during a call. They told Mr F a customer is required to stay on the line whilst details of their complaint is recorded because

of a requirement by the Financial Ombudsman Service, when in fact, this was just part of Barclays internal process. Mr F should note that complaints handling on its own isn't a regulated activity – so it isn't generally something I can make a finding on. But I can see Barclays apologised for this mistake. And, ultimately, it's process was for Mr F to stay on the line to help set up his complaint correctly. So, even if the reason given by one agent behind this was incorrect, this would not have changed the process itself.

For all the reasons set out above, and whilst I appreciate this will be a disappointing outcome for Mr F, I'm not upholding the complaint.

### **My final decision**

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr F to accept or reject my decision before 12 March 2026.

Yolande Mcleod  
**Ombudsman**