

complaint

Mr O complains about the home emergency cover that came with a packaged bank account sold to him by Barclays Bank Plc.

background

Mr O upgraded to a Premier Life packaged account in 2008. The account offered a range of benefits, which at the time included home emergency cover (amongst other things).

One feature of the cover was that it provided a heating repair service. Mr O says that in late 2010 he contacted Barclays to use the service because his boiler broke down. An engineer initially did come out but they were unable to fix the fault and told Mr O that they would be back with a part. His boiler was disconnected and as a result he had no hot water or heating. Mr O says that the engineer didn't return and despite frequent calls to Barclays, nobody else came round to fix the boiler or bring the part. Eventually, after three weeks Mr O says he paid separately for the problem to be fixed. Mr O wants the fees he paid for the account back because of the problems he's experienced.

Before contacting our service Mr O complained directly to Barclays. They responded by saying that they didn't have the details of his claim under the home emergency cover. But credited his account with £125 and apologised for problems he'd had.

Our adjudicators investigated the complaint. From the evidence, they didn't recommend that we uphold it. Mr O disagrees with this opinion, so the complaint has been passed to me.

my findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint. Where evidence is missing, or where Barclays and Mr O disagree, I've reached my decision on what I think is most likely to have happened.

Mr O's made it clear that his complaint isn't that his account was mis-sold. He's unhappy about the service he got when his boiler broke down. I understand how frustrating the situation must have been bearing in mind when it broke down (winter) and how long he said he spent trying to sort out the problem (around three weeks). Also, having spoken to Mr O, I do think it's likely that when he called to find out when the engineer was coming back, the people he spoke to weren't very helpful. But while I accept something is likely to have gone wrong, I also have to think about whether the problems were caused by Barclays. Then what, if anything, Barclays should do to put things right.

Based on what I've seen, I don't think Barclays were responsible for sending out the engineer and getting him to return. Barclays have told us that the home emergency cover that came with the Premier Life account was provided by a separate business. This kind of arrangement isn't unusual and a variety of benefits are provided by third parties. Barclays did have to give Mr O enough information about the benefits of the account so he could use them, which it seems they did. Mr O was able to register a mobile phone under the phone insurance the account offered and he appears to have had the correct information to be able to call out for an engineer in the first place. The problem seems to have occurred when the engineer arrived. But at this stage the responsibility for the service Mr O received was with the provider of the cover and not Barclays.

Mr O has asked why he wasn't told earlier that Barclays weren't the providers of the cover. The incident he's complaining about took place in 2010. Now, 6 years later, it's difficult to know exactly what Mr O was told when he initially complained. It may be that Barclays could have provided him with more guidance about who to contact in relation to his complaint. But they have already apologised and paid him £125 in recognition of what they have described as the poor service he received. I understand that Mr O wants more. But, in the circumstances and considering I don't think Barclays were responsible for sending out the engineer, I think what they've offered him is fair.

I know that Mr O may be disappointed with my decision. I'd like to reassure him that I've considered all the information that he has given us. Having done that, I don't think that Barclays should pay him any more money.

my final decision

I don't uphold Mr O's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr O to accept or reject my decision before 5 October 2016.

Tope Adeyemi
ombudsman