

complaint

Miss H complains about the service she received from Barclays Bank Plc ("Barclays"). She says she was experiencing financial difficulty when she visited her local branch for some help about how to cope with her debts.

But she says she wasn't treated positively and sympathetically. Rather she says the branch staff didn't assist her but instead gave her contact details for third party debt management organisations. And she thinks that as a result she was forced into an Individual Voluntary Agreement ("IVA").

our initial conclusions

Our adjudicator thought that Barclays hadn't treated Miss H positively and sympathetically when she was experiencing financial difficulties. As a result he recommended that Barclays should pay Miss H £150 compensation for distress and inconvenience.

Miss H accepted this recommendation but Barclays didn't.

Barclays doesn't believe that its branch staff behaved inappropriately. It asked an ombudsman take a fresh look at the complaint.

my findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint. I've now completed my review of this complaint and I think that it's fair and reasonable to ask Barclays to pay Miss H £150 for distress and inconvenience. I explain below why I've reached this conclusion.

Miss H has always maintained that she visited a Barclays' branch in August 2015 to discuss her debt situation. However, she says she didn't get the help she was expecting from it. She says she was fobbed off, because she was given some phone numbers to contact debt management organisations.

Barclays doesn't have any relevant file notes for this visit in August. However, it rejects Miss H's version of event. But it does have file notes for a follow-up visit from Miss H in October 2015. These show that Miss H was already in discussion with a debt management company by this point. But she was still complaining about the disinterested approach she experienced in August 2015, which she describes as like being in a hairdressing salon.

I've got two different versions of the same events. So I've got to decide which is the most likely.

I'm satisfied Miss H was having money trouble in August. I think in those circumstances it's likely that she would've gone to see her bank and asked for help.

Further, I think if she'd been given the assistance she should've been she would've been put in touch with the right people in Barclays who could've taken a closer look at her complaint. I

think, even if the staff in the branch were not specialist staff, they could've got the ball rolling for her. But that didn't seem to happen, suggesting that she was turned away and told to get help from third parties. I think if any of us were to put ourselves in Miss H's shoes we'd not have found that a great help. Clearly she didn't. And I do think Barclays let her down as this isn't behaving in a positive and sympathetic way.

For all of these reasons I think, on balance, Miss H was denied appropriate help when she first approached Barclays about her financial difficulties. And I think this caused her distress and inconvenience. I think £150 is an appropriate award.

Miss H says that she wants to continue with her IVA as this will help her manage her debts more effectively. So, I don't think she is financially worse off by entering into an IVA. And I also think it's a stretch too far to say that Barclays' actions forced her into an IVA. She no doubt made that decision after careful discussions with her third party advisor rather than because she got the brush-off from Barclays.

my final decision

My final decision is that Barclays Bank Plc should pay Miss H £150 for distress and inconvenience.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss H to accept or reject my decision before 11 April 2016.

Joyce Gordon
ombudsman