

The complaint

Ms T complains about the service she received from Barclays Bank UK Plc when requesting information about her travel insurance cover.

What happened

The details of this complaint are well known to both parties, so I won't repeat them again here. Instead, I'll focus on giving my reasons for my decision.

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.

Having done so, I agree with the conclusions reached by the investigator for these reasons:

- It's not in dispute that Ms T didn't receive a good service from Barclays. She had to call Barclays several times and had calls cut off. Ms T also says she was promised phone calls which didn't happen. I also understand that Ms T raised a complaint with Barclays via its app, but she wasn't contacted about this.
- Ms T has raised concerns about the conduct of a particular staff member during some phone calls. She says the staff member was dishonest and unprofessional. Our investigator advised Ms T that we hadn't been sent those calls by Barclays. I've checked with Barclays, and it does not have recordings of those calls, so I can't comment on Ms T's particular concerns here.
- Whilst it's apparent that Ms T was caused inconvenience by Barclays' handling of the matter, I'm satisfied that the compensation of £245 paid was appropriate in the circumstances.

I therefore don't require Barclays to take any further action.

My final decision

My final decision is that I don't uphold this complaint as I'm satisfied that Barclays Bank UK Plc has paid Ms T reasonable compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms T to accept or reject my decision before 23 August 2023.

Chantelle Hurn-Ryan

Ombudsman