

## **The complaint**

Mr H complains that Barclays Bank UK PLC didn't provide the service it should have.

## **What happened**

Mr H made several calls to Barclays on 1 April 2022. His initial calls about a transaction he was concerned about have been dealt with as part of a separate complaint. This complaint is regarding the calls that happened after this, when Mr H contacted Barclays about getting a second complaint reference number.

Mr H says that the agents he spoke with were evasive and didn't provide him with the information he was requesting. He says he spent a lot of time on calls dealing with different people who didn't assist him.

Barclays didn't issue a final response letter in regard to this complaint instead raised the issue as a consumer concern. It logged the issue and upheld it. It said feedback would be provided.

Our investigator upheld this complaint. She didn't agree with Mr H's comments about the first agent and instead found the agent was trying to assist Mr H. However, on a later call she thought that the agent should have set up a complaint rather than a concern as Mr H had made it clear he wanted referral rights to this service. She also thought the agent could have provided better service in response to Mr H's question about when he would receive contact from the complaints team and she thought the call should have been handled with a more serious tone. She did however think that the complaints team had kept in touch with Mr H after the complaint was logged. Because of the upset this issue had caused Mr H she recommended that Barclays pay Mr H £75 compensation.

Mr H didn't agree with our investigator's view and reiterated the issues he had experienced.

## **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 understand why Mr H is upset by his experience in dealing with Barclays on the calls on 1 April and the resulting complaint. As noted above, the initial calls regarding the transaction Mr H was concerned about have been dealt with separately. This decision is in regard to the subsequent calls when Mr H was trying to raise a further complaint about the service he had received.

I have listened to the calls and can hear how upset Mr H is. Mr H was transferred to an agent for his second complaint to be logged. On this call he explains that he has been on calls for two hours and he is clearly upset by the service he has received. Mr H keeps asking for the complaint reference number but as this new complaint hasn't been logged at that stage, I appreciate the agent couldn't provide this. The agent asks for details to log the complaint but by this time Mr H has lost patience with the call. While I understand Mr H's

frustration, I also accept that the agent was trying to assist in logging the complaint but as Mr H didn't provide the details he wasn't able to do this. At the end of the call the agent provides Mr H with a contact number for the complaints team. While the agent does reiterate he can log the complaint, he doesn't make it clear that the number he is providing isn't a complaint reference but instead a phone number (even though Mr H questioned this). So, while I appreciate that Mr H was getting more forceful with his request for the reference number, I think the agent could have been clearer about why he couldn't provide this without first having details of the complaint and then, if necessary, why he was providing a contact number for another team.

Mr H called back later that day and on this call the agent was clear with Mr H that there was only one complaint logged, that is the second complaint Mr H had wished to log hadn't been submitted. The agent was apologetic for the service Mr H had experienced and explained that he would need to transfer Mr H for a new complaint to be logged. Mr H then spoke with an agent from the complaints team and it is clear how upset he is. The agent did try to explain why he was asking the questions he was. The agent then provided an incorrect reference number (for a historic complaint) and then the reference for the complaint Mr H had raised initially that morning about the transaction. He did then log the new concerns about the service Mr H had received and provided the reference number for this. However, this was raised as a concern rather than a full complaint which was what Mr H had requested. The agent offered to send a gift, but Mr H didn't accept this. A letter responding to Mr H's concern was then sent which referred to an agent that Mr H hadn't spoken with.

In this case, I agree that Mr H wasn't provided with the service he should have been. He had to spend a long time on calls and had to speak to several people to get his issues logged. He made it clear he wanted to have the opportunity to escalate a complaint to the Financial Ombudsman Service, but his issues were raised as a concern without referral rights. Therefore, I think compensation should be provided. However, I have also considered that on the calls the agents were trying to assist Mr H in logging his complaint and did try to explain why they were asking the questions they were. Given this I think that the £75 compensation recommended by our investigator is reasonable.

### **Putting things right**

Barclays Bank UK PLC should pay Mr H £75 for the upset and distress caused in regard to the service issues he experienced

### **My final decision**

Barclays Bank UK PLC should take the actions set out above in resolution of this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 7 August 2023.

Jane Archer  
**Ombudsman**