

The complaint

Miss E is unhappy about the service she received from Barclays Bank UK PLC when she cancelled a direct debit.

What happened

Miss E had a direct debit on her account that she tried to cancel using her online banking app. It was for £1.

Barclays says that the payee reinstated the direct debit and the sum of £1 was debited from her account. That sent Miss E's account into an unauthorised overdraft.

Miss E contacted Barclays by phone to discuss the issue. She waited over 20 minutes on the line without getting through. She said she rang again and her call was disconnected after 6 minutes.

When she did speak to Barclays, its advisor apologised for the delay. Barclays cancelled the payment and reimbursed Miss E for the payment of £1. The advisor told Miss E she needed to contact the payee directly to tell them she was cancelling the direct debit.

Miss E complained to Barclays. It apologised for the call waiting time but otherwise didn't accept it had done anything wrong. Miss E referred her complaint to this service. Our Investigator didn't uphold it. She didn't think Barclays needed to do anything more.

As Miss E didn't agree, the matter has been referred to me.

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 can understand that it must have been frustrating for Miss E to find that the direct debit payment had been taken from her account after she thought she'd cancelled the instruction.

Barclays has told us that when she cancelled the direct debit online, Miss E would have received a message telling her to notify the company that set up the direct debit because they might try to reinstate it. That seems to have been what the payee did in this case as Miss E hadn't informed them. After Miss E complained to Barclays, it reimbursed her account. This is in line with what I would have expected under the direct debit guarantee. I haven't seen any evidence that Miss E was charged a fee for or interest on the unauthorised overdraft. So, I'm not persuaded that Barclays needed to do any more in this respect.

I can see from Barclays' call records that on one particular day Miss E was on hold from 1.32pm to 1.51pm when she ended the call. She tried again at 5.21pm that day, eventually getting through at 5.37pm when she spoke to an advisor until 6.15pm when she ended the call.

I'm sure Miss E was caused a degree of inconvenience and annoyance by having to wait fruitlessly for over 20 minutes on the first occasion. I can understand why she thinks Barclays should have provided better customer support. I've also considered what Miss E has said about the Consumer Duty – the rules and standards introduced by the Financial Conduct Authority.

It's not in dispute that Miss E had to wait for longer than she would have liked in order to deal with a fairly straightforward matter. So I can understand why she thinks Barclays hasn't met the standards she's mentioned. But equally, I have to consider both sides of a complaint and Barclays explained that call wait times can vary according to the time of day. I note the first attempted call was made around lunchtime which might reasonably be expected to be one of the busiest times.

It's clear that having to wait as long as she did was inconvenient for Miss E. However, I don't think the inconvenience was significant enough to justify an award of compensation. I haven't seen any evidence that a call was disconnected by Barclays either. Overall, I'm satisfied that in the circumstances an apology was sufficient.

Lastly Miss E is also unhappy about the way Barclays didn't allow her to log a complaint when she first spoke to its advisor. In this case as Miss E was raising a problem with the first point of contact, I don't think it was unreasonable for the advisor to try to resolve the problem first before logging a complaint.

My final decision

For the reasons given above, I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss E to accept or reject my decision before 4 June 2024.

Elizabeth Grant
Ombudsman