

The complaint

Mrs and Mr B are unhappy with how they've been treated by Barclays Bank UK PLC (Barclays) in relation to their mortgage. They say that the time they were made to wait for an appointment with a mortgage adviser has led to them paying more interest on their mortgage.

What happened

Mrs and Mr B already held a mortgage with Barclays when they decided they wanted to change product. They were on a variable rate and wanted to move to a fixed rate instead.

Mrs and Mr B say they tried to do this online on 27 September 2022 but found they couldn't and that they needed to contact Barclays by telephone. Mrs and Mr B say they rang the next day and that, after spending a long time in the queue, they finally got through to speak to someone. Mrs and Mr B were told that in order to change to a fixed rate, they would need an appointment with a mortgage adviser and that the next available appointment wasn't until 19 October 2022. Mrs and Mr B say they felt they had no choice but to accept this.

Mrs and Mr B were advised on 17 October 2022 that the appointment could still take place on 19 October 2022, but it would need to be earlier in the day than originally scheduled due to a staffing issue. This wasn't very convenient for Mr B given it was a working day, but they were keen to get things sorted so accepted the revised time. It became apparent that Mrs B's details weren't up to date and that she needed to visit a branch to sort this out before things could be finalised.

Another appointment with the mortgage adviser took place on 21 October 2022 and the mortgage was switched to a fixed rate deal.

Mrs B and Mr B complained to Barclays that it should have been easier to switch their interest rate and that the delay in being able to speak to a mortgage adviser had led to them paying £127 per month more on their mortgage. They couldn't see why it had been necessary to speak to a mortgage adviser as what they wanted to do was straightforward. They also said Barclays should've known before the first appointment that Mrs B's details weren't up to date and that this needed addressing.

Barclays upheld the complaint in part. It agreed that it ought to have spotted that Mrs B's details weren't up to date and that this had caused a two day delay in the application being completed. It said this hadn't resulted in any financial loss but it offered £50 in compensation as an apology for the poor service.

It didn't however agree that it had made any error in terms of the rate Mrs and Mr B ended up with. It said that a switch from a variable rate to a fixed rate had to be done via a mortgage adviser and that the wait for an appointment was down to high customer demand at the time. Mrs and Mr B remained unhappy and referred their concerns to the Financial Ombudsman Service.

An investigator here issued an assessment. In summary, they said that the £50 compensation offered was fair in the circumstances and that they didn't think Barclays needed to do anything further to put things right.

Mrs and Mr B didn't accept this and asked for the case to be passed to an Ombudsman.

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've reached the same overall outcome as the investigator, for largely the same reasons. I appreciate this will be disappointing for Mrs and Mr B, but hope that my explanation helps them to understand why I've reached this conclusion.

Before I explain why, I want to set out my role as an Ombudsman. It isn't to address every single point that's been made to date. Instead, it's to decide what's fair and reasonable given the circumstances of this complaint. And for that reason, I'm only going to refer to what I think are the most salient points when I set out my conclusions and my reasons for reaching them. But, having read all of the submissions from both sides in full, I will continue to keep in mind all of the points that have been made, insofar as they relate to this complaint, when doing that.

I can completely understand Mrs and Mr B's disappointment that the rate they got was higher than the one they tried to apply for on-line and found that they couldn't. However, in order to uphold their complaint on this substantive issue, I would need to conclude that Barclays has made an error or otherwise treated Mrs and Mr B unfairly. I don't find this to be the case.

Mrs and Mr B have raised two key issues. First, they don't consider it was necessary to speak to a mortgage adviser in order to switch their rate. They say the adviser didn't need to ask anything of note and that their circumstances hadn't changed. Second, the three week wait to speak to an adviser is down to Barclays' staffing and they should not have ended up needing to pay more because of this.

On the first point, Barclays' policy is that only 'like for like' rate switches can be done online without first speaking to a mortgage adviser. I appreciate that Mrs and Mr B don't think this was necessary, however Barclays is entitled to have such a policy and I don't think there was anything unfair about it applying its usual policy here.

On the second point, whilst a three week wait for an appointment wasn't ideal, in the context of the economic climate at the time – and the higher than usual demand this will likely have caused - I don't find on balance that it represents an error on Barclays' part. Mrs and Mr B were given the earliest available appointment and they were being treated in the same way as any other customer. So whilst I can understand Mrs and Mr B's viewpoint on the substantive issue, I don't find that Barclays has made an error or otherwise treated them unfairly.

On the other issue of Mrs B's details not being up to date, Barclays has conceded that it ought to have realised this at the point of booking the appointment with the adviser. It admits that it caused a two day delay as a result. It says this delay didn't result in Mrs and Mr B losing out financially but offered £50 as an apology.

I find that the £50 offered is fair in the circumstances and in line with our approach to compensation awards. I say this because Mrs B would always have needed to update her

details at some point and the two day delay represents minor inconvenience in the context of the overall situation.

In conclusion, whilst I do understand why Mrs and Mr B have found the overall situation to be frustrating and that they believe they've ended up needing to pay more than they might have done, I don't consider this is down to an error by Barclays and it wouldn't be fair or reasonable for me to say that Barclays needs to make good what they see as their loss.

My final decision

My final decision is that I don't uphold Mrs and Mr B's complaint about Barclays Bank UK PLC.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs B and Mr B to accept or reject my decision before 29 September 2023.

Ben Brewer
Ombudsman