

The complaint

In summary, Mr C complains about the service he received from Barclays Bank UK Plc, when discussing his ISA account with it. In particular, he believes that Barclays should have called him back when a call with it dropped.

What happened

Mr C contacted Barclays to discuss his ISA account, but the call dropped. Mr C was unhappy that Barclays didn't call him back. He called Barclays shortly afterwards and spoke to a different representative who said she was based in a branch. A complaint was made to Barclays about the first call not being returned. Barclays then wrote to him to say that his complaint had been resolved.

However, Mr C remained dissatisfied with Barclays' response. He thought it should pay him compensation for the inconvenience he had been caused. One of our investigators looked into Mr C's concerns. He explained why he didn't think any compensation should be paid for the inconvenience Mr C had experienced in having to call Barclays back.

Mr C didn't agree. He set out his concerns and suggested that the investigator listen to the calls that Mr C had with Barclays. The investigator obtained the calls from Barclays. He then wrote to Mr C again and explained to him why he remained of the opinion that no compensation was warranted. He also wrote to Barclays and asked if it was willing to make a payment as a gesture of goodwill to Mr C. It declined to do so. As no agreement could be reached the case was passed to me for review.

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 that Mr C has raised other concerns with Barclays regarding his ISA with it. But for the avoidance of any doubt, I want to make it clear that in this decision, I am only considering his concerns regarding the dropped call.

I've decided not to uphold Mr C's complaint. I'll explain why.

I've listened to the calls Mr C had with Barclays representatives including the call that dropped. It's not clear why the call dropped. Barclays has explained that the representative Mr C initially spoke to was calling from a call centre and couldn't make outgoing calls. Mr C thinks this is wrong as the second representative he spoke to did call him back. Barclays has explained that this was because the second representative was based in a branch and could make outgoing calls. And during the call I can hear the representative explaining to Mr C that she was based in a branch and where that branch was. So, it is possible that this might explain why that individual was able to call Mr C back and the first representative wasn't.

However, I don't have sufficient evidence for me to make a finding that what Barclays told Mr C is wrong. And I don't believe that I need to, as I think the main issue, I need to consider, is the impact on Mr C, of him having to call Barclays again after the first call dropped.

Mr C has explained how having to call Barclays again impacted him. And I've considered what he's said about having to wait for his call to be answered and then having to explain again what he had been discussing in the first call; particularly as no notes had been left on Barclays contact record by the first representative he spoke to. I do understand that this was all very frustrating for Mr C. And I agree with him that a note of the call should have been left by the first representative on the contact record.

Whilst the call dropping out and Mr C having to call Barclays again was inconvenient, it was an isolated incident, and he was able to speak to another Barclays representative very shortly afterwards. And that individual listened to Mr C's concerns sympathetically and assisted him in an appropriate way. So, the inconvenience he suffered was for a short period of time. I've not seen sufficient evidence that indicates Barclays was at fault for the call dropping, and I think it's likely there would have had to be an element of recapping of what had been discussed, even if the representative from the first call had called Mr C back.

Barclays apologised for what happened, and I think it's right that it did so. However, contacting a financial services provider such as Barclays can sometimes be frustrating and annoying when mistakes happen, or unexpected problems occur. But that doesn't necessarily mean that compensation is appropriate every time something goes wrong. And considering the circumstances of what happened in Mr C's situation, for the reasons I've explained, I don't think an award of compensation is appropriate.

My final decision

My decision is not to uphold Mr C's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 20 October 2023.

Simon Dibble
Ombudsman