

## **The complaint**

Mr R complains about not receiving a bank statement sent from Barclays Bank UK PLC (Barclays) which caused him worry, and inconvenience in trying to resolve the issue.

## **What happened**

When Mr R did not receive his monthly bank statement by post in May 2023, he used Barclays online system in an attempt to order a replacement. Finding that he couldn't, he telephoned Barclays but was met with a long wait to be answered so didn't continue the call. Mr R then wrote a complaint letter which unfortunately, Barclays didn't receive.

Mr R then brought his complaint to our service, so our investigator liaised with Barclays who ordered replacement statements to be sent to Mr R. Barclays also provided a written response to the complaint in which they didn't uphold the matter. They said they had sent the statement as normal through the postal service and they are unable to control delivery of it once it leaves their hands.

Dissatisfied, Mr R continued his complaint with our service and our investigator looked into the matter, concluding they would not be asking Barclays to take any action. They explained that statement production is automated and as it is sent using the postal service, Barclays cannot be held responsible for its delivery. Our investigator also said that as Mr R had online access to his account, he could have used this method to review his statement in the absence of a paper version. Finally, they addressed the problems Mr R had in contacting Barclays but acknowledged there will be instances when Barclays is busier than it would want to be.

Mr R disagreed with this outcome and requested an ombudsman review his complaint.

## **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've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint. Having done so, and while I recognise this will come as a disappointment to Mr R, I have decided not to uphold the complaint for broadly the same reasons as the investigator.

Firstly, I'm sorry to hear about the statement not arriving. It's understandable that Mr R would be worried about it but I'm glad that Barclays ordered a replacement as soon as they could, making an effort to resolve the complaint.

Mr R has said that he couldn't find a facility online with Barclays to order the replacement statement and I believe this to be the case as Barclays have confirmed that only interim

statements can be ordered this way. Replacement postal statements can only be ordered by telephone and in a branch.

It's regrettable that Barclays didn't receive Mr R's complaint letter, but I'm satisfied that Barclays did provide a response to Mr R, albeit after our involvement. I do think everything that was in the complaint letter has been addressed within Barclays' letter and our investigation.

I know Mr R has mentioned in his dealings with this service, compensation for the inconvenience this has caused, and I wanted to address this. We're all inconvenienced at times in our day-to-day lives – and a certain level of frustration and minor annoyance is expected. For us to make an award we'd need to see that the impact of any business's mistake was more than someone would expect to experience as part of everyday life.

As Barclays have stated and I agree with, they didn't make an error with the statement. It was produced and sent as it is each month to the correct address, so I can't look at compensation in terms of a mistake. Looking at the inconvenience Mr R suffered, he mentioned the phone call to Barclays he made, and when he was met with a message saying how busy their lines were, he hung up. Therefore, I must take it that Mr R wasn't inconvenienced by waiting on the line for a prolonged period.

Mr R has also said he's unhappy that Barclays sent more statements than just the period he was missing, and he had to dispose of these but as Mr R would have to dispose of his regular statements, I can't see any extra inconvenience here.

And lastly in terms of inconvenience, Mr R says that he couldn't message Barclays about his issue through their online service, a facility Mr R says Barclays used to provide. But I'm aware that Mr R accesses his online banking via a public computer in a library, so I'm inclined to believe this is a contributing factor in Mr R not being able to access all of Barclays online facilities.

I'm sympathetic to Mr R's experience with Barclays. Not receiving a statement then trying to order a replacement online. Telephoning only to be met by a message saying how busy they are, followed by his complaint letter not being received. But all of these events are unfortunate and are not as a result of any errors made by Barclays. Therefore, it would not be fair to ask Barclays to do any more.

## **My final decision**

For the reasons I have given it is my final decision that the complaint is not upheld.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 5 June 2024.

Chris Blamires

**Ombudsman**