

## **The complaint**

Mr B complained about Barclays Bank UK PLC. He said he tried to obtain statements in relation to a spread betting account but found obtaining these from Barclays difficult. He said he would like compensation from Barclays for the distress and inconvenience it has caused him.

## **What happened**

On 26 November 2022, Mr B contacted Barclays and requested it send him statements for his trading activity between 2016 and 2018 on a spread betting account he said he held with it.

Mr B said he spent around three hours on the phone where he said he was eventually advised to make a subject access request and then make a complaint. Mr B said he did this. Mr B then contacted Barclays again on 15 December 2022 and said he discussed his request with three staff members from Barclays. He said he had difficulty in getting the help he needed and on one occasion the staff member from Barclays was rude to him. He said he made his SAR request and put in a complaint again.

Mr B said he contacted Barclays again on 22 December 2022 and was told his requests were closed and had been on the same day that he requested them. Mr B said these were reopened again.

Mr B said his requests to obtain statements took too long to arrange and he would like to be compensated for the time he has spent trying to arrange this. He said though that his primary concern is obtaining the statements.

Barclays said in response that after it carried out an investigation into Mr B's concerns it could not locate an account for him. It said it was unable to carry out his request for this reason. It said that although Mr B is unhappy with the amount of time spent on the phone trying to resolve matters, his enquiry was of a complex nature and it needed to take the time to try and locate what he was looking for, including checking with dedicated teams such as its wealth team.

Mr B was not happy with Barclays' response and referred his complaint to our service.

An investigator looked into Mr B's complaint. He said Barclays could find no record of Mr B holding a spread trading account with it. He concluded he was satisfied that it had made every effort to locate the information requested by Mr B. He said he wouldn't be asking Barclays to do anything further.

Mr B is not in agreement with the investigator's view. Mr B's complaint has been passed to me, an ombudsman, to look into.

## **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 am not upholding Mr B's complaint. I will explain why:

- I have first looked into how Barclays has responded to his request and whether on balance, it has done anything wrong here or been unfair to Mr B.
- Barclays said it could find no record of Mr B having a spread trading account with it. I had a look through the documents both parties have sent to our service about this and can see Barclays has provided records of notes it holds on to its system about how it dealt with this request at the time Mr B asked it for statements.
- I can see that Barclays has recorded down on its system that it checked using Mr B's details, including his address, date of birth and contact details on its systems, but it couldn't find anything. Mr B provided it with an account number along with his details, but according to Barclays that number was not, within its checks, recognised or brought up any records relating to him.
- Barclays said it also checked its archives and this showed no accounts held either with smart investor or Barclays stockbrokers: these being the most likely places that Mr B would have held a spread trading account. Barclays has told our service it also checked separately with its wealth division and similarly it also held no details of an account held by Mr B.
- When I consider the steps, Barclays has carried out, to try and locate whether Mr B held an account with it, I am satisfied that it has searched its systems and archives with the information Mr B has provided and made reasonable enquiries to find records relating to him. I don't think it has been unfair or made any mistakes here and so I won't be asking it to do anything further.
- Mr B said he had a difficult time when he tried to ask Barclays for statements. But as I have concluded above, Barclays had difficulties with locating an account in the first place. I appreciate Mr B had to make lengthy phone calls and discussed his request with several Barclays staff, and this would have been frustrating for him, but also, I can in this case, understand why that happened. Barclays were trying to help Mr B to locate his account, and this was something that ultimately it couldn't do. I can see from the notes that it did try several options to do this. I think when I can see what it did, it goes some way to explain why it wasn't a straightforward request and why Mr B spent an unusual amount of time on the phone with staff trying to resolve matters.
- Finally, Mr B said I should listen to all calls made by him by Barclays when he was looking to resolve his request. I can see he is unhappy about one of the calls that took place on 15 December 2022 where he said a member of Barclays staff was rude to him, so I have listened to that one. After doing so, although I can hear during this call that both sides were at times frustrated with how the conversation was going, I don't think it would be fair of me to conclude that Barclays were rude or unprofessional on this occasion. And as I have already concluded, Mr B's request was not straightforward, and wasn't something that in all likelihood would have been resolved there and then on the phone by that member of staff.

I appreciate that my decision will be disappointing for Mr B, and I acknowledge he is unhappy with what has happened within this complaint. But based on everything I have read and the findings I have given, I can't see that Barclays has done anything wrong when it has tried to deal with his request.

In conclusion, Barclays said it can't find any details of an account held by Mr B. It took Barclays longer to run all its searches in this regard, and this led to Mr B calling it and taking a while to try and resolve on the phone. But I don't think on balance, that Barclays has been unfair to Mr B or made any mistakes when it has tried to manage his request. So, it follows that I don't uphold Mr B's complaint.

### **My final decision**

My final decision is that I do not uphold Mr B's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 17 May 2024.

Mark Richardson  
**Ombudsman**