

The complaint

Mr I complains about the automated telephone banking service provided by Barclays Bank UK PLC (Barclays) in that it has not consistently provided all the information he required. This has caused inconvenience and wasted time.

What happened

Up until mid-2023, Mr I successfully and regularly used Barclays' automated telephone banking facility to obtain details of his account and transactions as this was his preference. However, he began to experience inconsistencies in that the system did not always provide full details of each transaction such as the name of a retailer or funds originator. Mr I also wasn't always able to move beyond a certain number of transactions within the call, sometimes necessitating him to call back.

As a result of what had happened and the inconvenience this had caused, in September 2023, Mr I raised a complaint with Barclays. They investigated the matter and acknowledged a system issue which they raised with their IT team. To say sorry, they compensated Mr I with £25.

The issue continued so Mr I raised another complaint with Barclays which they looked into. As a result, they raised the issue again with their IT team and this time, compensated Mr I with £50. As the issue wasn't subsequently fixed, Mr I tried to raise a third complaint with Barclays which they declined saying it was involving the same issue which had already been raised with their IT department and accordingly, they could not carry on awarding compensation.

Mr I remained unhappy and brought the complaint to this service and an investigator looked into it. Whilst our investigator appreciated the inconvenience caused, they thought that Barclays treated Mr I fairly in that they took action in response to the complaints and, awarded fair and reasonable compensation amounts. Finally, our investigator highlighted that Mr I always had the option to stay on the line longer, which would have connected him to a Barclays staff member who could have given the full details he needed.

Mr I remained dissatisfied with our investigator's view saying that he did not feel the compensation was fair and, he had not had any update from Barclays' IT department; so he 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 have looked very carefully at all the information Barclays have provided to see if it has acted within its terms and conditions, followed due process, and to see if it treated Mr I fairly. I've also looked through what Mr I supplied including the information following our investigator's view.

I was sorry to learn that what should have been straightforward telephone banking access turned into a prolonged and frustrating experience. Part of my role is to determine whether what took place was reasonable, whether Barclays followed processes correctly, and whether Mr I did all he could as a customer to work with them.

If I don't mention any specific point, it's not because I failed to take it on board and think about it, but because I don't think I need to comment on it to reach what I think is a fair and reasonable outcome. No discourtesy is intended by me in taking this approach. What's not in question is Barclays' temporary failure to provide a comprehensive automated telephone banking service consistently to Mr I, as evidenced by their acknowledgments and the raising of incidents to their IT department. That said, I'm encouraged that Barclays responded, apologised, compensated, and took action when Mr I complained, which shows their customer focus.

One point that I wanted to address which Mr I reiterated after our investigator's view, was around Barclays' contact with him. After Mr I attempted to complain a third time, I have seen confirmation that Barclays agreed they would contact him when the issue was fixed which I understand took place in April 2024. Yet the only evidence I have seen is a letter from Barclays to Mr I dated June 2024 confirming the issue was fixed. And Mr I feels aggrieved that he wasn't told at the time about the fix. Whilst I appreciate that it appears no communication was attempted by Barclays in April 2024, a letter was sent in June. Furthermore, I have seen evidence that Mr I has used Barclays' automated telephone banking system on over sixty occasions since the fix and as he has logged no issues with Barclays, I must assume he used it successfully. Therefore, I don't think it's fair to consider this aspect in my compensation considerations.

Moving on to the subject of compensation, I know this is a significant point for Mr I in that he feels that the £75 he has received so far is not a fair reflection of his inconvenience and time. We're all inconvenienced at times in our day-to-day lives – and a certain level of frustration and minor annoyance is unwelcome but to be expected. It's the impact of the errors made over and above that which we consider determining if an award of compensation is merited, and if so, how much.

Within my considerations, I'm acknowledging that I've not seen any evidence that Mr I has suffered financially and, there's been no material losses. Additionally, Mr I never lost access to his account information, and had the option to either speak to a Barclays staff member by telephone, request an ad-hoc statement, or visit a branch to obtain the transaction information he needed.

Looking at correspondence from Mr I, I know he will be disappointed with my decision but it's vital that I look at compensation through the lenses of fairness and reasonability. In conclusion, I cannot fairly require Barclays to do anything further. In conclusion, I don't uphold this complaint.

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 I to accept or reject my decision before 6 August 2024.

Chris Blamires
Ombudsman

