

The complaint

Mr P complains that Barclays Bank UK PLC (Barclays) failed to make a faster payment. He would like a late payment marker not to be applied to his account and compensation.

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What happened

The details of this complaint are well known to both parties so I won't repeat them again here instead I will focus on giving the reasons for my decision.

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 have reached the following conclusions:-

- I appreciate Mr P's frustration that a faster payment made through his bank to Barclays didn't arrive. I have seen no evidence to show that Barclays received this payment which I understand was subsequently returned to Mr P by his own bank. On that basis I can't reasonably say Barclays was at fault.
- I don't think Barclays advice for Mr P to make a further payment was wrong as this would have avoided any late payment marker being registered. I understand no late payment marker was registered as Mr P moved his account to another provider. In doing so Mr P has told us he incurred a 4% balance transfer fee. That's unfortunate but it was Mr P's choice to move his account so I don't think I can hold Barclays responsible for any costs involved.
- I've noted Mr P's comments about the time taken to log a complaint with Barclays. Barclays has accepted its customer service fell short of what a customer should expect. It has offered £75 compensation. When issues arise, it can take some time for both sides to resolve things. In this case I feel Barclays has made a fair offer for the inconvenience caused.

My final decision

My final decision is that I uphold this complaint

In full and final settlement Barclays Bank UK PLC should pay Mr P £75 compensation for the inconvenience caused.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 9 September 2022.

Bridget Makins
Ombudsman