

## **The complaint**

Mrs B has complained that Barclays Bank UK PLC mis-handled an international money transfer.

## **What happened**

Mrs B had been trying to make an international money transfer using the banking app on her phone but it wouldn't work. So she then went into a branch on 14 July 2021 to transfer £500 to an Italian account. The funds never left her account and it later transpired that the payment couldn't go through as it was sent in English pounds and the recipient bank only accepted Euro transfers.

Barclays carried out the transfer again on 15 July 2021, this time in Euros (equalling £500.26), with a promise that it would arrive in the recipient account the same day. But Barclays had used the wrong type of payment method and the transfer was sent by a process that typically took three days.

Mrs B's partner urgently needed the money but it wouldn't be possible for the funds, now recalled, to be returned in time. So, on 16 July 2021, Barclays credited Mrs B's account with £500.26 from its own reserve funds so that she could withdraw it and make a payment to her partner via Moneygram.

Barclays accepted that it had made errors and paid Mrs B £50 compensation for her distress and inconvenience.

Our investigator thought that Barclays had acted reasonably in accepting the mistakes that had occurred and upholding the complaint. But he thought that a total of £150 compensation would be more appropriate for the distress and inconvenience caused to Mrs B, to which Barclays agreed.

Mrs B doesn't agree with the investigator's opinion and so the complaint has been passed to me for a 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.

Just after these events, Mrs B's current account was blocked whilst Barclays carried out an internal review. Although it coincidentally happened around the same time, it was unrelated to the international money transfer issue. Barclays has dealt with the blocking of the account under a separate complaint.

To be clear, this decision is only looking at the way Barclays dealt with the international money transfer.

Mrs B has more recently said the timeline is wrong and she first went into a branch on 13 July 2021. But in her original complaint to us she did say that she visited the branch on 14 July 2021. The available evidence shows that her first visit was on 14 July 2021. For example, Barclays has a call note from 14 July 2021 in which Mrs B discusses not being able to use the app and she was advised to visit the branch. And the actual transaction data shows the first transfer being completed at 1.19pm on 14 July 2021.

Barclays didn't have any advance knowledge that the recipient bank wouldn't just convert the sterling payment to euros upon receipt, as many other banks did. So it wouldn't be fair to hold Barclays responsible for the first transfer not going through.

Barclays accepts that it incorrectly set up the second transfer using a slower payment method. But, on being told that the funds hadn't been received the same day, it took steps to sort the situation out quickly so that Mrs B could use an alternative means of getting the money to her partner.

Mrs B has talked about the behaviour of the advisers and asked that I listen to the calls from the period, particularly one on the afternoon of 16 July 2022 in which she was very upset in the car and says that she later collapsed. She has also said that she was lied to because she was told that the payments were being made.

I can confirm that I have listened to all related calls between 14-17 July 2022. My view is that all staff that Mrs B spoke to behaved professionally at all times and were never rude. Whilst Mrs B was clearly frustrated and stressed at times, most of the phone calls end with her thanking the adviser for their help. Based on the available evidence, I am not persuaded that Barclays deliberately misled her. At the times she was advised that the payments were going through, staff had no reason to believe that the transactions wouldn't be successful.

The 16 July 2022 phone call that Mrs B has highlighted takes place after the money transfer issue has been sorted out. But it's at a time when Mrs B has just found out that her current account has been blocked. She is distressed about not having access to her account and this is the subject of the discussion. As I mentioned above, this is not something that I am looking at under this complaint reference.

Mrs B has also mentioned how she was spoken to in branch and how she was made to discuss personal and financial details in a public area. But this also relates to Mrs B's other complaint about her account being blocked. Because in the phone calls I've listened to, she has nothing but positive things to say about her interactions with branch staff in relation to the money transfer issue (even though mistakes ended up being made).

I have no doubt that difficulties with making the money transfer were very stressful for Mrs B at a time when she just wanted to get her partner home. I've thought very carefully about what she has said. But, on balance, I'm satisfied that £150 is reasonable and proportionate compensation for the distress and inconvenience caused to Mrs B.

### **My final decision**

For the reasons set out above, my decision is that I uphold Mrs B's complaint and require Barclays Bank UK PLC to pay a total of £150 compensation. I understand it has already paid £50, so it should now pay the additional £100 if it hasn't done so already.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs B to accept or reject my decision before 9 February 2023.

Carole Clark  
**Ombudsman**

