

The complaint

Mrs L complains that she was unable to withdraw money from a Barclays Bank UK PLC (Barclays) USD account and about poor customer service. She would like a refund of losses incurred, and compensation for expenses incurred and the distress and inconvenience.

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:-

- Barclays has explained that at the time Mrs L wanted to withdraw funds from a currency account in April 2022 this had to be ordered through a specific team. However, there is no dispute that it gave Mrs L the wrong number to call to arrange this. Barclays accepts it made a mistake and offered Mrs L £100 for the distress and inconvenience caused as well as £50 to cover the financial loss of having to purchase currency from another provider at a less favorable rate. Given Barclays provided Mrs L with the wrong information I think it's appropriate it offered some compensation.
- However, whilst I appreciate the frustration caused by Barclays not giving Mrs L the correct phone number this information was available to her elsewhere in its terms and conditions which I have seen explain both the process to do so and the phone number to contact.
- I don't accept Mrs L's points that that as Barclays offered £50 to cover the cost of getting money from a less favorable provider this means it accepts liability for all the losses Mrs L says she incurred. The table of losses Mrs L has given us covers payments made during two trips abroad between April to the end of July 2022. I don't think it's reasonable to ask Barclays to cover all these losses. There was a short period of time between Mrs L's branch visits and phone calls before her first trip when she could have potentially accessed her funds using the phone number in the terms and conditions. There was also over a month between her two trips when I think she would have had time to sort out access to her funds for her second trip abroad.
- However, I do appreciate the inconvenience for Mrs L in Barclays giving her wrong information. But I think the £150 compensation Barclays has offered to recognise this is appropriate.

My final decision

My final decision is that Barclays Bank UK PLC has made a fair offer.

In full and final settlement Barclays Bank UK PLC should , if it has not done so already, pay Mrs L £150 compensation

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs L to accept or reject my decision before 5 April 2023.

Bridget Makins
Ombudsman