

## **Complaint**

Ms R is unhappy with the way Barclays Bank UK PLC handled things when she told it about some unauthorised payments made from her account.

## **Background**

In January 2021, Ms R contacted Barclays to let it know that there were payments that had left her account which she hadn't made or otherwise authorised. Unfortunately, she encountered several obstacles in getting Barclays to investigate her claim.

In February 2021, Barclays said it had sent her three years of statements for both her current account and credit card. It asked her to identify the payments she hadn't authorised and complete a form asking it to look into those payments. In March 2021, Ms R called Barclays to say that she hadn't received the statements. An arrangement was made for them to be collected from a local branch.

In April 2021, Barclays refunded the specific transactions that Ms R had identified when she initially made contact. However, there were other transactions that she said were unauthorised too. She said that she was in the process of completing the paperwork but was unhappy with the length of time it had taken for the statements to get to her. She wanted to be compensated for that delay.

In November 2021, Ms R returned the paperwork to Barclays. She sent it by recorded delivery and so was able to confirm that it had safely been received by the bank. It's not entirely clear why, but this was never processed by the bank. The paperwork appears to have gone missing. In January 2022, she complained about the length of time she'd had to wait between reporting the unauthorised payments and having them properly investigated.

In May 2022, she made a complaint to this service. It was allocated to an Investigator in August 2022 who contacted Barclays. Barclays said it still wasn't clear precisely which transactions Ms R was disputing. Unfortunately, this meant Ms R needed to complete the same paperwork she'd completed back in November 2021. This was returned to this service in October 2022. The Investigator shared the forms with Barclays. In November 2022, Barclays agreed to refund all of the transactions identified by Ms R.

The case was looked at by the Investigator. As Barclays had agreed to refund the unauthorised transactions, the only outstanding issue was whether it needed to pay any additional compensation to take account of the distress and inconvenience caused by the way it handled Ms R's queries. Barclays agreed to offer Ms R £900 to compensate her for that. The Investigator thought that was a fair and reasonable offer in all the circumstances.

Ms R didn't agree with the Investigator's view and so the complaint was passed to me to consider and come to a final decision.

I should add that Ms R has raised concerns about additional transactions that she says she didn't authorise and whether her outstanding debt to Barclays is correct. The Investigator has shared information that shows how this figure has been calculated. Barclays has agreed

to look into further transactions that Ms R says she didn't authorise. If these are refunded then that figure will change. This decision only relates to the transactions she attempted to report in late 2021. If she encounters any further difficulties with the other transactions, she should let Barclays know at first instance and, if she remains unhappy with how it's dealing with things, she is free to refer a new complaint to this service.

## **Findings**

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've come to the same conclusion as the Investigator and for broadly the same reasons.

There's no question that Barclays should've handled things much better than it did. Ms R is seriously unwell. It was aware of her illness as early as November 2017, as well as the fact that it made her vulnerable and that she found it difficult to interact with the bank. Barclays should have been more proactive in helping Ms R have these transactions investigated.

It's not clear why the paperwork she sent to Barclays in November 2021 wasn't processed. And I agree it was unhelpful that it continued to send her standardised letters in the months that followed. Ms R took the sensible step of sending those documents by recorded delivery so that she could have the assurance that they'd been safely received. An administrative error occurred here and the responsibility for that can only lie with Barclays.

However, I must be realistic about the fact that occasional administrative errors will occur in large organisations, such as a bank. In addition, since that error has come to light, I think it has reacted appropriately – it has apologised to Ms R and taken the necessary steps to ensure that all of the disputed activity on her account is properly investigated.

It shouldn't have required Ms R to make a formal complaint for it to do so and she has suffered unnecessary and preventable delays as a result. However, in the circumstances I find that £900 is fair compensation for those delays. Ms R's outstanding debt to Barclays is greater than £900. Despite that, I don't find that it would be fair and reasonable for it to use this compensation to reduce her debt.

## **Final decision**

For the reasons I've set out above, I find that the offer of £900 compensation is fair.

Barclays Bank UK PLC should pay that to her directly without delay, if it hasn't already done so.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms R to accept or reject my decision before 15 March 2024.

James Kimmitt  
**Ombudsman**