

## The complaint

Mr R has complained that Barclays Bank UK PLC suspended his account after a regular transaction he made was stopped. He has also complained about the service he received when attempting to lift the suspension.

## What happened

The details of the complaint are well known to both parties, so I will not repeat them again here. Instead, I will focus on giving the reasons for my decision.

## My Provisional decision of 11 August 2023

I issued my provisional finding on 11 August 2023 which said:

*'I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.'*

*Mr R's complaint is that Barclays stopped a regular payment he made due to the payment flagging on its fraud detection system. After reviewing the contact notes, I am satisfied Barclays had legitimate cause for concern and intervened accordingly following its usual process in these circumstances. In response to our investigator's opinion, Mr R explained that while he was still frustrated the regular payment triggered its fraud detection system, he accepted that a bank has a duty to protect its customers and keep them from financial harm.*

*He said, if an account is suspended, he accepted there was a need for further identification checks to be completed. As such, I won't be expanding on this point any further. Instead, I will focus on the aspect of Mr R's complaint he remains unhappy with.*

*Mr R has said, after being told he needed to visit branch to verify the account and get the suspension lifted, he had to attend three different branches, resulting in him having to take a day off work, travel costs, and causing distress and inconvenience. He says when he spoke to the fraud detection team, they told him to "pop into branch with two forms of ID". Mr R says when he visited the first branch, he was told it couldn't complete the verification checks as they needed an advisor in branch and didn't have one. As such, he was directed to the next nearest branch. When he arrived at that branch, it had a power outage, so he travelled to a third branch where he was told he couldn't be verified without an appointment. Mr R says he was told to go back to that branch the following day but as he was unable to attend the following day he waited and eventually was seen, and the suspension was lifted.*

*I have reviewed the contact notes Barclays has provided. I can see it says the advisor from the fraud detection team said 'he would need to go into branch with two forms of ID' which is consistent with Mr R's testimony. There is no mention of Mr R having to make an appointment and no mention of any guidance provided on which branches may be able to assist with this process. Barclays hasn't provided any comment on whether it is its policy that an appointment needs to be made in branch in order to verify an account. However, if it is the policy, I would have expected the fraud detection advisor to have informed Mr R about this, if it isn't its policy, it's reasonable to conclude that Mr R was given the wrong information*

*in branch. Either way I think its reasonable to conclude the customer service provided here was unsatisfactory.*

*I have also considered that the inconvenience Mr R experienced was compounded by the fact the first and second branch he visited was unable to assist him. And while the power outage couldn't be helped, I think on both occasions more could have been done to help him find a branch that could assist him without causing further inconvenience.*

*From reading Barclays contact notes I can see that Barclays have accepted this position and offered Mr R £50 for the distress and inconvenience it caused. But Mr R didn't accept the offer. As explained above, while I accept that Mr R's frustration and inconvenience was compounded by the lack of customer service provided, I also accept that we're all inconvenienced at times in our day-to-day lives – and a certain level of frustration and minor annoyance is expected. So, for me to make an award I'd need to see that the impact of a mistake was more than most people would expect to experience as part of everyday life. I do accept in this case Mr R did experience a degree of inconvenience above what ought to be expected. As such, I feel a further £50 bringing the total award of £100 is sufficient in acknowledging the distress and inconvenience caused to Mr R.*

*My provisional decision*

*My provisional finding is that I uphold this complaint and direct Barclays Bank UK PLC to pay £100 to Mr R for the inconvenience caused.'*

### **Responses to my provisional decision**

Barclays responded and said it accepted my provisional findings and Mr R didn't provide any further comments for me to consider.

### **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.

As there were no further comments for me to consider and Barclays accepted my provisional findings, my decision remains the same as I outlined in my provisional findings.

### **Putting things right**

I direct Barclays Bank UK PLC to pay £100 to Mr R.

### **My final decision**

My final decision is that I uphold this complaint and direct Barclays Bank UK PLC to pay £100 to Mr R for the inconvenience caused.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 22 September 2023.

Jade Rowe  
**Ombudsman**