

## **The complaint**

Miss D complains about the way in which Barclays Bank UK PLC dealt with a missing payment into her account.

## **What happened**

Miss D explains that she made a payment of £3,566 from an account at a different financial business to her Barclays account on 3 April 2023. This initially showed as credited, but she says then didn't show. She is unhappy at the different explanations she received and the distress that this caused her.

Barclays said that the payment was *'put on hold following our standard security protocol'*. But it accepted that it hadn't told Miss D this at the time and that she was caused distress when speaking to different members of staff. The money was released to her on 4 April 2023. It offered to pay her £100.

Our investigator recommended that the complaint be upheld and Miss D paid total compensation of £300. Miss D attended a branch on 4 April 2023. She was told to go to the bank where she had the account she sent the money from and provide proof of income. This had nothing to do with where the money had gone. She was extremely distressed and lost an afternoon of work and by the end of the day felt very unwell.

Miss D agreed with the suggested resolution. Barclays didn't say whether or not it agreed and so the complaint was passed to an ombudsman.

## **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.

Barclays wanted to make a check on the source of these funds. It's entitled to do so under its terms and conditions. And the position was that this was Miss D's legitimate money that she needed to pay important bills.

Miss D didn't receive a clear explanation of what was happening. She contacted someone on the app who told her to go back to the sending bank to find out what had happened. She was told in branch that the money was 'missing', and she feared she had been the victim of a scam, or her account was hacked. She was also told that there were checks being made and that these could take up to 30 days. Miss D understands that checks can be necessary, but this wasn't explained to her or what she needed to do.

Miss D has also provided information about her personal circumstances which in my view shows why this was particularly distressing for her. And this also took all of an afternoon in a branch when she would otherwise have been working.

Our investigator recommended higher compensation as a result. I've reviewed this and taken into account our published guidelines. I find that £300 is reasonable compensation to

reflect what happened.

**My final decision**

My decision is that I uphold this complaint and I require Barclays Bank UK PLC to pay Miss D £300.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss D to accept or reject my decision before 1 November 2023.

Michael Crewe  
**Ombudsman**