

The complaint

Mrs S complains that Barclays Bank UK PLC trading as Barclaycard didn't refund a credit balance from her account to her overseas bank account as requested.

What happened

Mrs S says that following Brexit she was contacted by Barclaycard about her account being closed due to her not having a UK address. In March 2022, she was told there was a credit balance on her account, and she asked this be sent by cheque to a family member with a UK address. She was told this wasn't possible and so she provided the address and IBAN for the bank she wanted the funds transferred to. She says this information was enough for her other account transfer to take place. However, the transfer wasn't made, and she then spent several months in correspondence with Barclaycard where she was asked for information which she provided. Mrs S says she has given all the information she can as when she asks her bank for a sort code and account number, she is just given the IBAN number and told that this contains the required details.

Barclaycard issued a final response letter in December 2022. It upheld Mrs S's complaint as it accepted there had been a delay in processing her credit balance refund. Because of this it credited Mrs S's account with £50. In regard to the underlying issue of the transfer of funds, it said that although Mrs S had provided the IBAN number it also needed the sort code, account number and SWIFT code. It said it wasn't able to send a cheque to her family member as requested as it could only send correspondence to Mrs S's registered address on its record. It confirmed her address had been updated.

Mrs S wasn't satisfied with Barclaycard's response and referred her complaint to this service.

Our investigator noted that Mrs S had been provided with the details she needed to supply for an international transfer to happen. She noted that while Mrs S had provided some of the details, she hadn't provided all of these. She said that Barclaycard had followed its usual process in regard to the information it needed and as this hadn't been provided, she couldn't say it was wrong to not have completed the transfer for Mrs S. However, she didn't think that Barclaycard had provided the service it should have as it didn't return the call as requested in October 2022 and could have been clearer on this call regarding the information required. She noted that it had provided Mrs S with £25 compensation at that time and a further £50 in December 2022. She thought this was reasonable.

Mrs S didn't agree with our investigator's view. She explained she had needed to travel to her branch on several occasions to try to get the requested information and she had provided everything she could. She said her overseas bank account didn't have a sort code, so she was unable to provide this. She said she had been trying to resolve this issue over several months.

My provisional conclusions

I issued a provisional decision on this complaint the details of which are set out below.

I can see how frustrating Mrs S has found her dealings with Barclaycard following her credit balance refund request. I appreciate Mrs S's comment about the refund being for a small amount but that she isn't prepared to let the issue drop and I agree that she is right to continue to pursue the issue as she is entitled to her money.

For me to uphold this complaint I would need to be satisfied that Barclaycard had done something wrong in its dealings with Mrs S or that it had treated her unfairly. Having looked at the information provided, I can see that Mrs S asked for the credit balance to be sent by cheque and Barclaycard sent a letter dated 20 May 2022, saying this wasn't possible. I do not find this unreasonable. Barclaycard said that for the transfer to happen the following details needed to be provided:

- *Bank's name*
- *Bank's full address*
- *Sorting Code / SWIFT code*
- *International Bank Authorisation Number (IBAN)*
- *Account number*
- *Currency in which the credit needs to be done.*

Mrs S provided some information to Barclaycard, but this wasn't sufficient for the transfer and a further letter reiterating the information needed was sent to Mrs S dated 15 July 2022. Mrs S responded to this letter providing the information she had but this didn't include the sorting code / SWIFT code or account number. Following this Barclaycard wrote to Mrs S in September 2022 asking for the same information. While I can understand why Mrs S was frustrated by being asked for the same information again, as this was what Barclaycard required in order to make the transfer, I cannot say that it did anything wrong in regard to this.

I note Mrs S's comments about other transfers being made with the information she had provided but each organisation will have its own processes. In this case Barclaycard set out the details needed to make the transfer.

Mrs S provided the bank's name, address, IBAN and currency details to Barclaycard in June 2022. While I can see this information didn't separately identify the account number and sort code as had been requested, Mrs S said that she was told the IBAN included the account number. Mrs S then subsequently provided the BIC number. I have looked at Barclaycard's internal procedures and can see these note that some UK banks may not have certain details and so the customer will need to confirm with their bank the references that are required. In this case I think when Mrs S contacted Barclaycard to say she had provided everything she could I think it should have done more to look at her case to see what could be done. Had it done this a resolution would likely have been identified sooner.

Barclaycard has now confirmed that it has sufficient information from Mrs S to proceed with submitting her payment. As I am not aware that Mrs S has provided any new information since March 2023, I think Barclaycard could have confirmed with her sooner that it had what was needed to proceed.

Barclaycard has said that approval will be needed from its Payment & Banking team as this is an exception to the normal process. We asked for further detail in regard to this and Barclaycard said that it would normally require the customer to resubmit the transfer request but that as it had gone through the complaint process it was able to put this forward if this was consented to. It said that it couldn't guarantee approval for the transfer to be completed as it was the Payment & Banking team that would approve this.

As Mrs S has made it clear that she wants her balance transferred, I think this should now be actioned and, in the event, there remains an issue with the transfer Barclaycard should contact Mrs S directly to assist her in getting the transfer completed.

In this case, I think that Barclaycard could have done more to assist Mrs S when she was struggling to provide the information it had requested. It could also have contacted Mrs S when it was aware that it had sufficient information to submit the transfer request.

Barclaycard has paid a total of £75 compensation for the delay and issues experienced but given the ongoing issues that Mrs S experienced following the provision of the additional information and the lack of support given when she explained that her bank had confirmed there was no more information it could provide, I think that Barclaycard should pay a further £100 compensation.

Barclaycard accepted my provisional decision.

Mrs S responded to my provisional decision reiterating that she had provided Barclaycard with everything it asked for with the exception of a sort code which isn't available. She said she had received two statements from Barclaycard in January 2023 stating the original credit amount and compensation of £75 and another statement in April 2023 with only the £75 compensation and not including the original credit amount. She said that she hadn't received any payment or other correspondence from Barclaycard.

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.

I set out my reasoning in my provisional decision and as both parties have now responded I am able to issue my final decision.

As I set out in my provisional decision, I think that Barclaycard should have done more to assist Mrs S in resolving the issue with the transfer of funds from her account. She made it clear the details she was able to provide and the issues she was experiencing. As Barclaycard has said that it now has the information needed, I would expect it to move ahead with submitting the transfer request. I note Barclaycard's comment that the transfer is subject to approval by its Payment & Banking team but I would expect, given the issues Mrs S has experienced that Barclaycard will work with Mrs S to ensure the transfer is actioned.

I note Mrs S's comments about the statements she has received from Barclaycard and that her April 2023 statement didn't include her original credit amount, just the compensation amount. If Mrs S requires further statements, then she should contact Barclaycard. In regard to the transfer amount, it is expected that this will include the original credit amount that was on Mrs S's account along with the compensation she has been awarded.

Putting things right

Barclays Bank UK PLC trading as Barclaycard should, as it has agreed:

- submit Mrs S's transfer request. In the event this is unsuccessful it should work with Mrs S to ensure any issues are resolved; and
- pay Mrs S a further £100 for the delays and stress she has experienced through this process.

My final decision

My final decision is that I uphold this complaint. Barclays Bank UK PLC trading as Barclaycard should take the actions set out above in resolution of this complaint.

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

Jane Archer
Ombudsman