

The complaint

Ms G complains that Barclays Bank UK PLC is not allowing her access to her Euro account, and she has had poor customer service in trying to access her funds.

What happened

Ms G says that she was unable to find out the potential cost of a Euro transfer prior to making a transaction. When she rung Barclays to find this out, she says the call handler did not know the answer. Ms G says that she can't obtain funds from her Euro account. She said she spent an hour queuing in a branch and the staff seemed unclear how she could access actual Euro's before her travel. Ms G made a complaint to Barclays.

Barclays upheld Ms G's complaint. They said for the Euro to Euro transfer charges, this has been resolved as she was told there was no fee. They agreed she had a poor experience when she tried to order Euro's and they offered her £25 for the distress and inconvenience. Ms G said that they had offered her £50, despite the letter saying £25. Ms G brought her complaint to our service.

Our adjudicator said that Barclays could not locate any records stating they would pay Ms G £50. She said Barclays informed us that Ms G contacted them when the international helpdesk was not open yet. She agreed the information Ms G wanted was not provided to her in a timely manner, but the agent was able to answer her query after she had gathered the information.

Ms G asked for an ombudsman to review her complaint. She said her recollection of the call was that the call handler was not able to answer her question, and they advised her to ring back the next day. Ms G said she is still unable to get through to Barclays to resolve this, and she said she was unclear as to how to access her money from the account.

Barclays said that while there was no evidence they offered her £50 compensation and they still maintain this position, they would be willing to offer £50 to Ms G to save her waiting for a further decision if this would resolve her complaint. Our adjudicator put this offer to Ms G, but she rejected the compensation. She said she doesn't think this is enough compensation. She said that the phone call Barclays made to her disturbed her and that she would have preferred to have communication with them via an email or letter, and the disturbance alone should be worth more than £50.

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.

Firstly, I'm aware that I've only summarised Ms G's complaint points. And I'm not going to respond to every single point made by her. No discourtesy is intended by this. Our rules allow me to take this approach. It simply reflects the informal nature of our service as a free alternative to the courts. If there's something I haven't mentioned, it isn't because I've

ignored it. I haven't. I'm satisfied I don't need to comment on every individual point to be able to reach what I think is a fair outcome.

I must make it clear to Ms G that it is not within this service's remit to tell a business how they should operate their procedures, such as how they should allow access from a Euro account, or what their procedure should be to withdraw Euro's from branch (such as writing to them instead of ringing them to withdraw this). It would be the role of the regulator – the Financial Conduct Authority, who have the power to instruct Barclays to make changes to their policies and procedures, if necessary.

I've listened to a call which Ms G had with Barclays on 16 January 2023 at 6:38pm where she wanted to know what the charge was to transfer money from her Barclays Euro account to a third party Euro account, which is based in the UK. The call handler was unable to find this information, so she tried to ask her manager the information, but this was taking too long. Ms G said the information was not on their website. The call handler tells Ms G that they are having system problems. She says they have another team that can help them, which is open from 9am-5pm, so she was unable to transfer her through to them. She said if Ms G was able to "*hang on*" until the morning then she would be able to call that team. Ms G asks if they would be calling her and the call handler says "*you would need to call them*".

The call handler says her manager has come back to her and she says "*right, so my manager is saying, according to the information that she has, there's no fee. So what I would say to you, ok, go ahead and do that transfer, erm, and if there is a fee, you can call us back, I'm gonna put a note on your file, ok, erm, if, if there is a fee, then we would be happy to look at it and refund it, erm, in, in light of what's happened tonight*". She also says that while they don't "*make a charge*", the receiving bank may. Ms G confirms to the call handler that they don't. The call is ended by the call handler saying that "*as far as we can see, there's no charges*", Ms G replies "*fine*", the call handler says "*my manager has found that information*". She then says "*so what I'm saying if, if you do get charged, by us not...*" and Ms G says "*I'll call up, yeah*".

I can see from the system notes that the call handler did leave a note to say if Ms G was charged to refund the charge, as the call handler explained the international team had closed and she was unable to find the information. Therefore there were lots of silence while the call handler tried to find the information. Ms G was audibly frustrated as this continued. So I'm persuaded that the call could have been handled better. But after listening to the call, I do think it was clear that there would be no fee for the transfer. But in the event there was, they would look to refund the fee. There was no agreement to send her out any information about this as the call handler confirmed her manager had found the information, and no call was promised to Ms G.

From looking at Ms G's Euro statement, I can see that she transferred what appears to be 100EUR on 17 January 2023 to a third party account, and on 18 January 2023, she transferred 5,000EUR to a third party account. Neither of these transactions had a fee attached to them. So Ms G was given the right information on the call on 16 January 2023, albeit it did take a while for her to get this information, and she successfully transferred out of the account without a fee. She also made a further transfer out of her account on 1 March 2023, again to a third party account for 1,000EUR.

I've considered what Ms G has said about the phone call she received from Barclays on 10 February at 12:43pm and how this disturbed her. The call handler asked "*is it a good time to speak?*" and Ms G replied "*errrr, it's alright, yeah*". So as Ms G confirmed it was alright to speak, then I'm not persuaded the call handler did anything wrong by continuing the conversation. If it was not a good time for Ms G to speak, then it would have been proportionate to tell him it wasn't a good time and to ask if he could call back later.

The call was in relation to a letter that Ms G sent Barclays. She tells the call handler that she was unable to get cash out of the branch. She tells the call handler that it was clear that when she made the transfer there was no fee, but she didn't expect the ineptitude of the previous call handler when trying to navigate her account. She said the information she received said for her to "*pop into the branch*", (to withdraw cash from her Euro account), but she was unable to do so, and she didn't know the process.

Ms G asks that moving forward, how does she order money. The call handler says that he is willing to offer her £25 compensation for what happened, and Ms G says that's fine for the first incident, but not about what happened in the branch. The call handler says he can't really give her an answer resolving that at the moment, and Ms G says she realises that. He confirms that the only method to order the cash is through the telephone. Ms G says that this isn't an option as she tried to ring them and was disconnected after waiting for 39 minutes. Ms G asks the call handler questions about if she could write to them to access cash and the call handler says he works in the complaints department. Ms G tells the call handler that she is going to go now as she is overseas.

From the calls I've listened to, I haven't heard that Ms G was promised a call back on either call which was available for me to listen to. The only other call from around this timeframe that I can see from the information Barclays have provided is from 30 January 2023. There is no call recording of this as I believe this is the call Ms G is referring to when she tried to order cash, but she couldn't get through to a call handler. I can see the call length time adds up to over 32 minutes.

I'm satisfied that the information Ms G was looking for was available on Barclays website as I have been able to locate this. It shows that on their foreign currency account page a link to "*currency account details*". Page six of this document shows there is no fee for a Barclays international payment made via online banking (but if it was made in branch or through telephone banking there would be a £25 fee). Page two of this document gives her a specific phone line to ring them to order cash. This document does not reference her "*popping into the branch*" for the cash.

I'm satisfied that the confusion regarding Ms G visiting a branch for cash is because her welcome letter that she was sent in 2018 when she opened the account says she may be able to get currency cash withdrawals "*by popping into your local Barclays branch in the UK. Euro and US dollars may be available on the day of ordering*", however, it seems that Barclays have since updated the wording on this document, which they are entitled to do as processes change over time. And the up to date correct information was displayed on their website. I also note that the wording on her original letter says that the Euro's "*may be available*", not "*will be available*" (or similar wording). So there was never a guarantee that Ms G could visit the branch and withdraw Euro's on the day, although I am sorry to hear her experience at the branch.

Ms G is now aware that there is no fee for transferring Euro's to her third party Euro account online. But if she wants to withdraw cash for her Euro account in Euro's then she will need to ring the specific number listed in our adjudicator's view of her complaint.

So I've considered what would be a fair outcome for this complaint. I'm satisfied that Barclays increased offer of £50 is proportionate for what happened here. I say this because Ms G was given the correct information when she rang Barclays in January 2023, but this was after long periods of silence and the call handler trying to get information from her manager. Ms G knew this information was definitely correct over the next couple of days as she made the transfers, and these attracted no fee. While Barclays had the correct information on their website about this, I would still expect the call handler to be able to find the information relatively quickly even if she wasn't part of the international team, as it was a

relatively easy question Ms G had asked her.

And although the information about ordering cash was also online, I would expect the branch staff to be able to highlight the correct information to Ms G about the cash withdrawal procedures. Ms G has mentioned how she was disconnected on the phone after trying to ring them about this, and this is disappointing to hear. So I do think it's fair that the £25 previous offer is doubled to £50 to recognise the impact that these issues had on Ms G, so it follows I'll be asking them to put things right for Ms G.

Putting things right

Barclays have offered to increase the compensation payable to Ms G to £50 to settle her complaint. For the reasons I've detailed above, I think it would be fair for them to pay Ms G £50 for distress and inconvenience.

My final decision

I uphold this complaint. Barclays Bank UK PLC should pay Ms G £50 (less anything they have already paid her) for distress and inconvenience.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms G to accept or reject my decision before 15 November 2023.

Gregory Sloanes
Ombudsman