

The complaint

Ms F complains that Barclays Bank UK PLC didn't provide the service it should have when she tried to make a payment.

What happened

In December 2022, Ms F called Barclays to make a payment of over £4,000. She says she answered all of the agent's questions and the agent was aware they were speaking to the correct person, but she was told she would need to visit a branch to make her payment. Ms F says the agent was curt and discourteous and didn't take into account her disability or that her nearest branch was around 30 miles away. Ms F then found that a block had been placed on her account.

Barclays issued a final response letter dated 30 December 2022. It said that the payment Ms F wanted to make was flagged for further checks to take place before the payment was released. It said that when it spoke to Ms F, the agent wasn't confident making the payment and so the account was blocked, and Ms F referred to a branch. It noted Ms F's health concerns and that she was a vulnerable customer but said it had to follow its fraud process to protect its customers. Barclays said that Ms F visited a branch two days later and the payment was made. As it had followed its processes it didn't uphold this complaint.

Our investigator accepted that Barclays had processes in place which were to protect customers from fraud and that although Ms F was inconvenienced by having to travel to a branch, she didn't think Barclays had done anything wrong by requiring this. She noted Ms F's comment about how the agent had dealt with the issue and awarded £100 compensation because of this.

Barclays accepted our investigator's view. Ms F didn't. She said there was no reason given for her account being frozen and the compensation recommended wasn't enough. She said her disability hadn't been taken into account nor had the bank's obligations under the Disability Act.

My provisional conclusions

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

Ms F has made reference to the obligations on the bank under the Disability Act. I understand that Ms F doesn't feel her needs were taken into account before her account was frozen and she was told to visit a branch. While we take any allegation of discrimination seriously, I should first explain that we are an informal dispute resolution service, meaning we don't have the power to decide whether or not Barclays is in breach of the Equality Act 2010, as only a court has the power to do this. What we can do is take relevant law and regulation into account when deciding what's fair and reasonable in the circumstances of a complaint and I have done this in this decision.

I can understand why Ms F was frustrated by her payment not being made and I can see from Barclays' notes that her telephone banking was suspended as a precaution at that time.

However, Barclays has shown that the payment was flagged for further investigation before release. While I understand this can cause inconvenience banks have fraud detection systems in place to protect customers and when a transaction is flagged, I find it reasonable that it follows its usual process to establish that it is right for the payment to be made.

Ms F called Barclays about the transaction and while she answered the agent's questions, the agent was concerned by the conversation. I appreciate Ms F feels she had provided enough information for the payment to be released and having looked through the notes of the call I can see that Ms F answered the identification questions correctly. However, when asked what the payment was for the answer raised concerns and so she was referred to a branch.

Barclays has explained that its advisers have the right to refer a customer to the branch if they are concerned about the payment being requested and this is what happened in this case. While I do not find I can say Barclays did anything wrong in following its procedures in response to concerns about Ms F's transaction, it isn't clear that it assessed how practical it would be for Ms F to visit a branch or that it tried other ways of confirming the transaction was genuine (given other verification had been successful) before requiring Ms F to make a visit to a branch.

Barclays has said there are notes on Ms F's account about her vulnerability and we have asked for more details about these and about how their policies concerning vulnerable customers expected them to support Ms F when dealing with the situation she found herself in. Unfortunately, we haven't received any further information about this. I have therefore had to consider that Barclays was aware of Ms F's vulnerability (which she has explained is especially acute in bad weather) but didn't take this into account resulting in Ms F being caused potentially unnecessary distress and inconvenience by having to travel to a branch in bad weather. So, I can't safely conclude Ms F was treated fairly, or like other customers with similar circumstances.

I also note that Ms F has said that she felt the agent was discourteous and rude.

Given the above I do not find that Barclays provided the service it should have and should pay Ms F compensation. Ms F feels the £100 compensation recommended by our investigator isn't enough. I can understand why she feels this given she was required to make a journey to a branch a significant distance away at a time when the weather conditions were poor, and I agree that a higher award of compensation is reasonable.

When deciding the amount of compensation, I have also considered that Barclays was following its procedures and that it was trying to protect against a potential fraud. I have also noted that Ms F was able to visit the branch and make the payment two days later.

Taking the above into account I think Barclays should pay Ms F £250 compensation for the distress and inconvenience she was caused by being required to visit a branch to make her payment.

Barclays accepted the conclusions of my provisional decision. Ms F said that while the need to visit a branch in December had been addressed, she had also raised a follow up complaint in March about needing to visit a branch again. She said this was because the restrictions hadn't been removed from her account as had been promised in December. She said she had believed this additional issue had been amalgamated with this complaint and she wanted this part of the problem acknowledged.

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 note the comments that Ms F has made in response to my provisional decision and that she is concerned that her complaint about the restrictions not being lifted on her account meaning she encountered an issue in March 2023, hasn't been addressed. However, this decision relates to the issues that were addressed in Barclays' final response letter in December 2022 and our investigator's view. Our investigator has set up a separate complaint in regard to the issue Ms F identified in March 2023.

As I set out in my provisional decision, I do not find that Ms F was provided with the service she should have been in December 2022 when Barclays was concerned about her payment request. I accept that Barclays has fraud prevention systems in place for the protection of its customers but in this case I think, given it was aware of Ms F's vulnerability, it could have done more to assist before requiring her to visit a branch. I have considered the comments made since my provisional decision and having done so I still find the £250 compensation I recommended for the distress and inconvenience this issue caused Ms F is reasonable.

Putting things right

Barclays Bank should pay Ms F £250 compensation for the upset caused when dealing with her requested payment.

My final decision

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms F to accept or reject my decision before 12 December 2023.

Jane Archer
Ombudsman