

## **The complaint**

Mrs W complains Barclays Bank PLC (Barclays) made errors handling her complaint about disputed transactions and has not treated her fairly. In addition, Mrs W says Barclays has not been considerate of her communication needs.

Mrs W has brought her complaint via a representative. But to keep things simple I will just refer to Mrs W in this decision.

## **What happened**

The background of this case is well known to both parties, so I won't go into details here.

In summary, in the issues around the disputed transaction refund have now been resolved, so I am looking at the handling of the complaint only. Mrs W says she made Barclays aware of her communication needs but she was sent letters in standard letter format, and not as she had requested. Mrs W says she also had to have several meetings in branch to try and understand what had happened on her account, but Barclays continued to make errors in resolving her disputed transaction complaint. This caused her stress and anxiety, and she is unhappy she was chased for an outstanding debt when Barclays told her it would put this on hold until the matter was resolved.

Barclays has agreed it they could've done better in handling Mrs W's complaint and credited her account with £100 to say sorry. Mrs W wasn't happy with this.

Our investigator considered this complaint and decided to uphold the complaint in Mrs W's favour and awarded £350 in compensation. Mrs W didn't feel this fully reflected the problems she had in resolving this issue. So, the complaint has been passed to me for a decision.

Mrs W said she wanted to send in recordings of the meetings she had with Barclays. We asked for these but at the time of writing, no response has been received. So, I've considered this complaint on the evidence already on file.

## **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.

Mrs W has raised a number of points and although I may not mention every point raised, I've considered everything she has said but limited my findings to the areas which impact on the outcome of the case. No discourtesy is intended by this, it just reflects the informal nature of our service.

Mrs W originally complained to Barclays about 13 disputed transactions on her account. Barclays initial error was that it refunded Mrs W the incorrect amount for the disputed transactions twice. Then on realising its error, debited the transactions twice. However as this came at a time when Mrs W was switching accounts, the double credit amount was transferred to her new account with her new provider, but the debit was taken from her

Barclays account. This left an outstanding balance of £936 in her Barclays account. In addition, the disputed transactions actually amounted to £507, not £468.00 as initially recorded by Barclays.

Mrs W says Barclays pursued her for the debit, but she was told that it would not chase her for the outstanding monies until this matter had been resolved. Mrs W's evidence is that she was always happy to pay back whatever was over paid, but she wanted to understand the situation first. Barclays sent Mrs W reminder letters about the outstanding debt which she says caused her stress and anxiety. In addition, these letters were not sent in the format she stated she needed – which caused additional upset and difficulty for her.

Mrs W made a payment for the £936 she owed Barclays as instructed in branch. But due to the transfer of her accounts this money was not paid straight into her outstanding debt. And this caused further delay and stress for her. But Barclays have provided evidence that the money paid has now been credited into the correct account and there is no longer an outstanding balance.

Barclays has recognised that the level of service provided could've been much better and it awarded £100 in compensation. Our investigator also investigated the complaint but felt that due to the errors outlined above Mrs W was due a further £350 in compensation, and that Barclays should ensure that no adverse credit markers were reported on her credit file as a result of any of these errors.

Mrs W says this award is not representative of the 48 hours of work spend on this complaint nor the difficulties this has caused her. She also feels the investigator didn't completely investigate the entire case. However, I think the award is fair and I'll explain why.

Barclays has already compensated her £100, so the additional £350 means Mrs W will receive a total of £450 in compensation. And I think this is fair because the matter is now resolved, with no financial loss to Mrs W and no adverse information recorded against her. At times things can go wrong and bringing a complaint does take time and effort to resolve from both parties. I am also satisfied that while the investigator may not have addressed every point in their outcome, they investigated it thoroughly and came to a fair outcome.

So overall, I think the award for £350 compensation is fair.

### **Putting things right**

Barclays Bank PLC should pay Mrs W £350 compensation and ensure there is no adverse information recorded on her credit file in relation to the above complaint – specifically in relation to the outstanding debit of £936 which has now been cleared.

### **My final decision**

I am upholding this complaint and Barclays Bank PLC should compensate Mrs W as outlined above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs W to accept or reject my decision before 1 April 2024.

Sienna Mahboobani  
**Ombudsman**