

The complaint

Mr L has complained about the service Barclays Bank UK PLC provided when he tried to transfer funds from one of his accounts.

What happened

The details of the complaint are well known to both parties, so I will not repeat them again here. Instead, I will focus on giving the reasons for my decision.

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 issued my provisional findings on 13 March 2024, where I said:

'Mr L originally went into branch to complete a transfer. He says, when he was in branch, he handed the correct card for the account he wanted the money to be sent from, to the advisor to action the transfer. However, he later realised the money had been debited from his other account. Barclays has said, there is no evidence to suggest who made the error. Mr L chose to go to branch to action the transfer when he other options available to him, as such it doesn't feel it has done anything wrong. That said, it had taken Mr L's testimony into account without asking the branch for its version of event. As such, Barclays said it was only working off one version of events.

I understand Barclays stance on this matter, and I agree, it was Mr L's choice to opt to go into branch to complete his transfer (when there were other options available to him). However, due to a previous incidence where this occurred, I can understand why Mr L wanted to action his request in person. With that in mind, I don't think Mr L taking that course of action was unreasonable. I accept that Barclays has said it hasn't investigated the issue with the branch in question (as it took Mr L's testimony into account). But since then, Barclays has had sufficient time to investigate with the branch and hasn't provided any further information for me to consider. Therefore, taking all of that into consideration along with Mr L's testimony and the lengths he chose to go to ensure the same issue didn't occur, on balance I am persuaded it wasn't Mr L who made an error.

So, I can appreciate how frustrated Mr L would have been to find out the money was transferred from the wrong account. That said, mistakes do happen, and we are all inconvenienced at times in our day-to-day lives – and a certain level of frustration and minor annoyance is expected. Mr L then chose to drive back to branch to try and resolve the matter and when he got there the branch was closed. I do agree with Barclays that Mr L didn't need to return to the branch to try and resolve the matter, as there were alternative options available to him. I am also aware that the branch opening times are made available to the general public. So, I can't hold Barclays responsible for this trouble this caused Mr L and I have taken this into consideration when considering the overall level of inconvenience which was caused to Mr L.

Mr L then contacted Barclays via phone to try and rectify the matter. I am pleased to see that the matter was resolved that day. However, I am aware that again due to human error, the call was terminated (by the Barclays advisor) before the matter had been resolved fully from Mr L's perspective. Again, it's reasonable to conclude that sometimes technical issues arise, and calls may get disconnected accidentally, which seems to be the case here. However, as Barclays have acknowledged in its correspondence to our service, it's reasonable to conclude in those circumstances a customer would be called back. But this wasn't the case here. Barclays has said, as the complaint had been captured it was escalated to the next level case handler to deal with. But Mr L wasn't aware of this and this further compounded his frustration and caused further inconvenience to him having to discuss the matter again.

Therefore, overall, I agree that Barclays have made some service issues while dealing with Mr L's request which have compounded his frustration and the level of inconvenience, he experienced. I have also taken into consideration that mistakes do happen, and we all experience a certain level of inconvenience in our day to day lives along with some of the choices Mr L made, which I can't hold Barclays responsible for. That said, I don't think the offer of £75 is fair and recognises the frustration and inconvenience caused to Mr L. So, Barclays should pay Mr L a total of £125 for the distress and inconvenience it caused.'

Mr L and Barclays had until 27 March 2024 to respond to my findings. However, both parties responded and agreed to my provisional decision.

Putting things right

Therefore, my final decision remains the same as my provisional findings and Barclays Bank UK PLC should now pay Mr L a total of £125.

My final decision

My final decision is that Barclays Bank UK PLC should now pay Mr L £125 for the distress and inconvenience it caused.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr L to accept or reject my decision before 22 April 2024.

Jade Rowe
Ombudsman