

The complaint

Mr B complains Barclays Bank UK PLC made multiple mistakes when sending three international payments and that these mistakes had an immense impact on him.

What happened

Mr B has a current account and a savings account with Barclays.

In May 2023 Mr B asked Barclays to send three international payments so that he could complete a property purchase abroad. Mr B says he was told the payments should arrive the following day. He says they didn't, and that they ultimately didn't arrive until two weeks' later. Mr B complained to Barclays saying that it had made multiple mistakes and that these mistakes had an immense impact on him.

Barclays looked into Mr B's complaint and, having done so, offered £200 in compensation. Mr B was extremely unhappy with Barclays' response – he'd asked for £5,000 in compensation at one stage and to be reimbursed for costs he'd incurred. So, he complained to our service.

One of our investigators looked into Mr B's complaint and said that Barclays had confirmed at the time that the type of international payment he was making could take up to seven working days. They also said that they could see his payments had been delayed because of fraud concerns and because the beneficiary bank had also asked for information. So, they didn't think Barclays had done anything wrong and didn't, therefore, think it was fair to ask Barclays to do more. Mr B remained extremely unhappy and asked for a decision from an ombudsman. His complaint was, as a result, passed to me.

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.

Last month I issued a provisional decision explaining in detail what I thought had gone wrong in this case, the impact this had on Mr B and what compensation I thought was appropriate in the circumstances. I said I was minded to award Mr B £1,000 in compensation.

In my provisional decision I said, amongst other things:

"I agree with our investigator that Barclays did say – when it provided written confirmation of Mr B's instructions – that the payments could take up to seven working days to be sent. That's what the terms and conditions of Mr B's account say too. Equally, I accept that Mr B planned his trip carefully and that included speaking to Barclays several times and in advance about how long his payments might take. I'm satisfied that Mr B reasonably concluded that the payments he wanted to send would take a couple of days. In other words, I'm satisfied that he reasonably believed they'd arrive before his meeting on 18 May 2023 if he sent them on 15 May 2023. I accept that there might have been miscommunication or misunderstandings. But I do think

Barclays has to accept some responsibility for what happened here.

Looking at everything, and the role that both parties played and the beneficiary bank, I think it's fair to tell Barclays to pay Mr B £1,000 in compensation in recognition of the part that it played in this very unfortunate case. I accept that the overall impact on Mr B was greater than that – so I'm not saying that £1,000 compensates him for everything that happened. But I do think it reflects Barclays' part. I should add that I can see Mr B was given a contact in Barclays early on who from what I can see went above and beyond to try and help him."

Both parties were invited to reply to my provisional decision. Barclays accepted it. Mr B thanked me for it and said he'd respond but to date hasn't done so. So, I think the right thing to do now is to issue a final decision.

Putting things right

Having considered everything both parties have said and sent in again, I remain of the view that £1,000 in compensation is a fair resolution to this complaint. So, that's the award I'm going to make.

My final decision

My final decision is that I'm upholding this complaint and require Barclays Bank UK PLC to pay Mr B £1,000 in compensation in full and final settlement.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 9 May 2024.

Nicolas Atkinson
Ombudsman