

The complaint

Miss H complains that the correct account balance wasn't shown on her online banking facility with Barclays Bank UK PLC.

What happened

On 20 March 2020 Miss H won around £800 online and the funds were paid into her account. Miss H has explained that when she logged into her online banking facility her balance was shown as £390 in credit so she called Barclays. The agent Miss H spoke with confirmed her balance was £820 in credit but the information on the online banking facility hadn't updated to reflect that.

During the call, Miss H asked to complain. Miss H later took the step of visiting a cash point around two miles from home to check her account balance. The cash machine confirmed Miss H's balance as £820, in line with what she was told by Barclays' agent on the phone.

On 26 March 2024 Miss H called Barclays back to get an update on her complaint. Barclays advised that the complaint had been closed after a summary resolution letter was issued to Miss H. Barclays agreed to reopen Miss H's complaint.

Barclays issued a final response on 28 March 2024 and explained that the account balance can be impacted by transactions being applied over the course of the day. Barclays advised that transactions made at different times could affect the balance shown on an account and confirmed the correct balance was updated within a few hours. Barclays apologised that the promised call back wasn't made and paid Miss H £50 for the distress and inconvenience caused.

Miss H referred her complaint to this service and it was passed to an investigator. They thought Barclays had dealt with Miss H's complaint fairly and didn't ask it to do anything else. Miss H asked to appeal, so her complaint has been passed to me to make a 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'm aware I've summarised the events surrounding this complaint in less detail than the parties involved. No discourtesy is intended by my approach which reflects the informal nature of this service. I want to assure all parties I've read and considered everything on file. I'm satisfied I don't need to comment on every point raised to fairly reach my decision. And if I don't comment on something, it's not because I haven't considered it. It's because I've focused on what I think are the key issues. My approach is in line with the rules we operate under.

I understand Miss H's winnings weren't immediately reflected in her account balance via Barclays' online banking facility. But Barclays has explained that payments made to and from an account can take time to impact the balance reflected. And I note that when Miss H

spoke with Barclays she was advised that her winnings had been received and applied to the account and that the balance would update within a few hours.

Miss H has told us she spent £14 to visit a cash point around two miles from her home to check the balance. I appreciate Miss H wanted to verify what she'd been told. But I haven't seen anything that shows Barclays advised Miss H to take that step. And, as noted above, Barclays confirmed Miss H's winnings had been received and the account balance would be updated within a few hours which was correct. So, whilst I understand Miss H visited a cash machine, I haven't found grounds to tell Barclays to pay her travel costs.

Barclays agreed to pay Miss H £50 for the inconvenience caused by the way her enquiries were handled. Miss H has explained she was told her complaint would be escalated but it wasn't. Instead, when Miss H called back, her case was reopened and escalated so a final response adding detail to the outcome could be provided. I'm satisfied that's fair in the circumstances.

I haven't been persuaded Barclays made a mistake in terms of the winnings it received for Miss H's account on 20 March 2024. When Miss H called, the agent confirmed the winnings had been received and her account balance would update within a few hours. And I'm satisfied Barclays has agreed a fair settlement for the service issues Miss H has raised. As I'm satisfied Barclays has already agreed a settlement that is fair and reasonable in all the circumstances, I'm not telling it to do anything else.

My final decision

My decision is that Barclays Bank UK PLC has already agreed a settlement that is fair and reasonable in all the circumstances.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss H to accept or reject my decision before 6 June 2024.

Marco Manente
Ombudsman