

The complaint

Mr O has complained about the way Barclays Bank UK PLC treated him following an attempted cheque deposit. He wants compensation and an apology.

What happened

Both sides are familiar with what happened, so I'll summarise things in brief.

On Friday 1 March 2024 Mr O attempted to deposit a £75 cheque in a self-service machine at a Barclays branch. The machine was unable to read the cheque and so Mr O cancelled the transaction. But the self-service machine retained the cheque.

Mr O contacted Barclays to rectify the matter and subsequently raised a complaint about its handling. He wanted £300 compensation.

Barclays accepted it had made mistakes and paid Mr O £75 compensation. The £75 cheque was credited into Mr O's account on Monday 4 March 2024.

Mr O referred his complaint to the Financial Ombudsman. He said he spent two days communicating with Barclays trying to resolve the matter; during which time he said he spent a considerable amount of time on the phone, was threatened by Barclays into not making a formal complaint and provided with inaccurate information.

To resolve matters, Mr O wanted a letter of apology from Barclays and an increased level of compensation to recognise the time and inconvenience he'd been put to.

Our Investigator didn't uphold Mr O's complaint. In short, she thought the £75 Barclays had already paid Mr O was fair and in line with what she'd have awarded.

Mr O didn't agree, so the complaint has been passed to me to decide.

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.

Having done so, I've reached the same outcome as our Investigator – and for largely the same reasons. I realise this will be very disappointing for Mr O and I'd like to assure him I haven't taken this decision lightly.

In doing so, I've very carefully considered all the evidence provided; that includes listening to the telephone calls between Mr O and Barclays and reviewing the online chat. And I'd like to assure Mr O that if I don't mention a particular point, it's not because I haven't considered it, but I've focussed instead on what I believe to be important to the outcome of this complaint.

I appreciate Mr O's strength of feeling about this matter. Barclays has accepted it could've handled things better when he made contact about the cheque deposit, and that Mr O was

caused some level of inconvenience by the cheque being retained. So, my review has focused on whether Barclays has done enough to rectify this.

When considering what a business should do to put things right, it's not my role to punish it – instead, I look at the direct impact its shortcomings have had on the customer.

The first point to make is the £75 cheque was credited into Mr O's account on the next working day (Monday 4 March 2024) after the attempted deposit. So, there's no direct financial loss to Mr O in that regard.

Mr O had two telephone calls with Barclays on 1 March 2024. The first call unfortunately became disconnected due to what appears to be poor reception – not because Barclays terminated the call.

During the second call, Barclays said it had emailed the branch to ensure it checked the self-service machine for the retained cheque and said to Mr O that the cheque should be deposited the next day (Saturday 2 March 2024). It said if the cheque wasn't credited into Mr O's account by Monday (4 March 2024) – he should call back. Mr O accepted what Barclays said and confirmed that he would call at 10am on Monday.

Mr O spoke to Barclays again on Saturday 2 March 2024 to say the cheque hadn't been credited to his account and he wanted to raise a complaint. Barclays told Mr O the cheque would be deposited on Monday (4 March 2024) and if there were any issues, it would contact Mr O.

Barclays has accepted it was wrong to have initially told Mr O the cheque would be deposited on Saturday 2 March 2024, and this was a factor in its £75 compensation.

Mr O called Barclays again on Monday 4 March 2024. Barclays has said this further contact could've been avoided if Mr O had followed the advice given on 2 March 2024 – that being Barclays would *contact him* if there was any problem depositing the cheque by the end of that day.

However, Barclays accepted it provided Mr O with inaccurate information on 4 March 2024 about being able to contact the branch. It apologised to Mr O and provided feedback to staff.

I've looked next at Mr O's concern that he was threatened by Barclays into not making a complaint. I've looked through the chat history and I don't agree with Mr O's interpretation here. A complaint was logged, and a complaint reference was provided to Mr O before any offer to resolve matters was made. And Barclays issued a comprehensive final response to Mr O about his complaint on 14 March 2024.

In considering everything that happened here, Mr O clearly spent some time on 1 March 2024 trying to speak to Barclays; and was understandably concerned and frustrated that the self-service machine had retained his cheque. And during the second call there was some misinformation from Barclays about when the cheque would be deposited - which it has accepted.

But whilst I can understand Mr O's frustration - I also think some of the confusion and additional communication could've been avoided if Mr O had acted on what Barclays said to him on 1 March 2024; and had waited to see if the cheque was deposited on Monday 4 March 2024 before making further contact. The cheque was deposited on Monday 4 March 2024 - and so I don't think there was any reasonable necessity for Mr O to have made further contact with Barclays on 2 and 4 March 2024.

I also think communicating via the chat function and the telephone has added to some of the confusion here. I can understand why Mr O wanted to make contact via the chat function given the delays he experienced on the telephone. But having multiple agents involved did, in my opinion, add to some of the confusion and resulted in several further avoidable complaints being raised throughout the process, which has understandably added to Mr O's overall dissatisfaction.

But I must be mindful of the fact that ultimately Mr O's cheque was credited to his account in line with what Barclays told him on 1 March 2024 – by Monday 4 March 2024.

In taking all of this into account, I consider the £75 Barclays has paid to Mr O to be a fair and reasonable level of compensation and in line with what I'd have awarded had Barclays not made an offer. And I think this payment, combined with Barclays' acceptance of its mistakes; explanations in its 14 March 2024 final response letter; and its apologies for its shortcomings means it has taken reasonable steps to put things right.

So, I'm not going to tell Barclays to do anything further to resolve this complaint.

My final decision

For the reasons I've explained, I don't uphold Mr O's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr O to accept or reject my decision **before 2 July 2024**.

Anna Jackson
Ombudsman