

## **The complaint**

Mr and Mrs C complain Barclays Bank UK PLC did not treat Mr C fairly when dealing with a blocked payment.

Whilst the account is joint, the incident above primarily involved how Barclays treated Mr C, so I will mostly refer to him in my decision.

## **What happened**

In summary, Mr C attempted to make a transfer online for £35,000, from his account to a new account held with another bank. Barclays fraud detection systems flagged the payment for checks. It wanted to speak to him, so it could verify he'd made the payment.

When the fraud department called, Mrs C explained her husband was hard of hearing so he couldn't speak on the telephone. She tried passing information on to her husband. However, the advisor insisted on speaking with Mr C as he'd made the payment. The advisor said he could call the number on the back of his bank card to speak to an agent.

Eventually, it was suggested he visit his branch to verify the payment.

When Mr C arrived at the bank, he was seen by a member of staff (X). He explained why he was there. X called the fraud department and handed Mr C the phone. However, due to his hearing impairment, he couldn't make out what the person was saying.

Mr C needed assistance, but says X told him she couldn't relay the security questions and he'd need to speak with the fraud department direct.

Mr C says he'd provided X with the paperwork from the bank where the payment was going, to show it was genuine. He says X told him that it could easily be faked as part of a scam. Mr C says he was left feeling anxious and distressed thinking something must have happened.

He added that he was becoming concerned for his wife (who suffers from short term memory loss) because he'd been gone a while. He asked the branch if they could call her and let her know where he was. However, a call didn't happen until later.

Mr C told X he felt he was being treated poorly. He asked to speak to a manager. He says X then offered to make the transfer in the branch if he had ID. But by this point, he'd been discussing the matter for over an hour.

A manager was called. Mr C completed the security with their assistance and the block was lifted.

A complaint was made. Mr C said he understood he couldn't converse with the bank's security team over the telephone, and this had created a predicament and impasse. But he thought X could have helped him if she'd relayed his responses to the questions. He believed he'd been stonewalled, and discriminated against.

Barclays responded to this complaint. It accepted its service had fallen short. To say sorry it

paid £150 compensation. However, Mr C remained deeply concerned about his treatment and asked us to investigate.

One of our investigators looked into what had happened. Whilst she found Barclays hadn't made a mistake in flagging the payment, she agreed the service it had provided was poor, particularly in insisting on phone contact (when there was a note on the account about Mr C's hearing) and in not calling Mrs C when Mr C requested. To put things right, she recommended Barclays pay another £300 compensation for the distress and inconvenience of the situation, making a total payment of £450 to resolve this complaint.

Barclays rejected the recommendation. It said Mr C's experience had involved one visit to the branch and while he'd had a poor experience, it believed £150 was fair. It added that it had called Mrs C but staff had initially been busy helping other customers.

Mr C didn't accept the recommendation either. He said there were other elements to his complaint involving X, which he considered were all linked. He'd now had a separate response from Barclays about this and wanted to know what we thought.

The investigator said the current investigation involved how the block had been handled over the phone and at the branch. The other complaint had been responded to separately by the bank. So, after obtaining relevant consent she set up a new case for that.

This current complaint was referred for 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 Mr C has raised some other issues which are subject to complaint and which he believes are linked. However, as the investigator explained those will be dealt with separately. So, I won't be commenting on those other matters as part of my review.

It's clear Mr C feels strongly about what's happened. He's made detailed submissions in support of his complaint, which I have read and considered. I hope the fact that I do not respond in a similar manner will not be taken as a discourtesy, as an informal dispute resolution service, we are tasked with reaching a fair and reasonable conclusion with the minimum of formality. In doing so, it is not necessary for me to respond to every point made, but to concentrate on the crux of the issue. I've concluded that Mr C was treated unfairly for the following reasons:

- Mr C says, "*I accept it was necessary for Barclays system to flag the transfer*". So, on this basis I don't think flagging the payment for a check remains in dispute. The remaining issue here is how staff treated him after that. But for the avoidance of doubt, I don't find anything wrong in the bank flagging this transaction given it was a large payment and the account terms and conditions allow the bank to flag transactions in certain circumstances, to check the instruction has come from its customer.
- When the fraud team called, I can see Mrs C explained her husband wouldn't be able to answer the security questions and she provided an explanation for this. I think if Barclays had checked the account notes which had a marker to say Mr C was hard of hearing, it would have been apparent that a phone call with him directly wasn't going to help.

- I've listened to a recording of this call. It's disappointing the member of staff insisted on speaking to Mr C and then said he should call the number on the back of his card to speak to an agent. This response wasn't helpful and undoubtedly resulted in a degree of frustration.
- Once Mr C went to the branch, there was an opportunity to help him resolve the payment issue. I've read what both parties have said about this, but I prefer what Mr C has said. I say this because, he's provided a detailed account of how things unfolded, and what he's said has been consistent throughout the complaint. In contrast, the bank has no system notes of this interaction at the branch and only a brief recollection of what happened.
- The bank will be familiar with FCA guidance for firms on the treatment of vulnerable customers. This makes clear that banks need to provide the same level of care given the characteristics of the customers themselves. One of the things firms need to do is deliver appropriate customer service that responds flexibly to its customers' needs. In telling Mr C he needed to speak with agents on the phone without any help and suggesting there was no way of overcoming this, I don't think regard was had for these principles.
- There will always be a degree of inconvenience involved in having a transaction flagged for a check. But I'm satisfied this was acute given Mr C's individual circumstances. I'm pleased that a manager was eventually able to help, but this was after some time, which suggests assistance could have been provided sooner.
- I understand banks need to educate customers on the prevalence of scams, but it would have been helpful to check the paperwork from the other bank at the outset, to see if it was genuine. There's no indication that happened until later. So, I can see why Mr C was worried.
- I'm not going to dissect every issue here as I don't need to. I need to consider what's a fair way to resolve this complaint. Having reviewed Barclays final response letter, I have observed that it has attempted to recognise it got things wrong. But I don't think £150 goes far enough. I think a payment of £450 compensation in its entirety is a reasonable way to settle this issue. In coming to this figure, I've thought about how Mr C was treated overall and considering his impairment, age, and the impact this had on him. Moving on, Mr C and the bank may wish to consider discussing what sort of support can be provided in the future, to help with his particular needs.

### **My final decision**

But for the reasons I've given, my final decision is Barclays Bank UK PLC should pay Mr and Mrs C £300 for this complaint (ensuring £450 has been paid in total for this complaint issue).

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr and Mrs C to accept or reject my decision before 27 August 2024.

Sarita Taylor  
**Ombudsman**