

The complaint

Mr K complains that on visiting a branch of Barclays Bank UK PLC, he couldn't withdraw the cash amount that he wanted and had to wait around for over 2½ hours before he was finally able to do so.

What happened

Mr K has told us that he has a physical disability meaning that he has difficulty in standing around waiting for any length of time, and a mental disability which causes him anxiety. He says that Barclays is aware of this.

On a previous visit to the branch Mr K had withdrawn £5,000 and brought his passport with him but he was told that it wasn't necessary. He explained that he would be attending in a few days to withdraw £4,000 and he was told that he would not need to bring ID.

When he then attended the branch and asked to withdraw £4,000, he was asked for ID. He explained that he had previously been told it wasn't needed, but the adviser would not let him withdraw the money. He asked to make a complaint and says that he was made to wait over an hour. He then says that another adviser told him that they would not log a complaint, but he could withdraw £2,000 from the cash machine in the branch. He tried to do that but says that the machine withheld his card. He went back to ask for help and had to wait in a queue to see another adviser.

Fortunately that adviser was able to allow Mr K to withdraw his £4,000, and he just had to answer a security question. They were also able to retrieve his card. Mr K says he was in the branch for over 2½ hours.

Mr K complained to Barclays. It said that its adviser had not refused to log a complaint and that it had no record of his card being withheld by the machine. Nevertheless it apologised for the poor service and initially paid him £25. After he advised that he had incurred taxi fares, it paid him a further £55.

The matter was referred to me for an Ombudsman's consideration. I issued a provisional decision. In it I said that I thought that Barclays should pay Mr K a further £75.

Both parties accepted my provisional findings.

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.

The following were my provisional findings:

"I accept what Mr K says about his visit to the branch. He has been consistent regarding the facts of the matter both in his contacts with Barclays and with this service.

I think Barclays accept that Mr K should have been allowed to withdraw the £4,000 straight

away, as this is below its threshold for requiring further ID evidence. Also as Mr K has told us, if the first adviser had told him straight away that he could withdraw £2,000 from the cash machine, he might well have accepted that. However he was not told that and he was made to wait for over an hour in order to make a complaint. I don't know if the adviser specifically told him that they would not be logging a complaint for him or if they thought they were trying to resolve the matter by telling him he could use the cash machine.

I accept that the cash machine withheld Mr K's card. Although Barclays says that the card was used continuously after the date of the transaction, this would appear to be because it was able to be retrieved quite quickly. I can't find that there was any bank error in this respect but accept that it added to the aggravation on the day.

I accept further that Mr K had to wait in a queue to see another adviser. Fortunately, that adviser was able to help him and he was able to withdraw his cash and received his card back.

With regard to the way his complaint was handled, I have to distinguish this case from another complaint that Mr K had about the complaint handling relating to a disputed payment which is being dealt with separately. I accept in this case that advisers attempted to contact him by telephone when he had said that he was away abroad. Further I believe that his record is marked to say that he does not want to receive correspondence by post as it causes him anxiety. I accept that some correspondence or documents, due to banking regulations, may need to be sent by post. But I don't think this applies to final response letters.

So I believe that Mr K could have received his cash within a few minutes, but instead was made to wait around 2½ hours due mainly to the wrong advice being given to him. For this Barclays has paid him a total of £80. I understand this is £25 for the inconvenience and £55 towards his travel expenses.

I have to assess whether that is a fair and reasonable payment of compensation. I don't think that it is. I think considering the length of time Mr K had to wait, aggravated by both his physical and mental disability, that Barclays should pay a further £75.

I'm aware that we haven't been given many details of Mr K's disabilities and I accept that it might be difficult for him to talk about them. However if Mr K feels that he suffered physical effects from the experience (he has mentioned going to see his doctor), then I would invite him in response to this provisional decision to provide us with medical evidence e.g. a doctor's letter."

As both parties have accepted my provisional findings, I remain persuaded by them. Those findings are now final and form part of this final decision.

Putting things right

Barclays should pay Mr K a further £75.

My final decision

I uphold the complaint and require Barclays Bank UK PLC to provide the remedy set out above under "Putting things right".

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr K to accept or reject my decision before 19 July 2024.

Ray Lawley
Ombudsman