

The complaint

Mr R is unhappy with Barclays Bank UK PLC. Mr R opened a 1 year flexible cash ISA. When this product matured it was to move into an instant cash ISA. Mr R arranged to transfer his ISA money elsewhere but said Barclays got the maturity dates wrong. Mr R had to spend a large amount of time and effort visiting the branch, calling the bank, and ringing the banks he wanted to transfer to in an effort to make sure all his requests and transfer requirements were met.

What happened

Mr R wanted to transfer his ISA funds away from Barclays into two other banks. Bank C was to get the bulk of the transfer money and Bank Y was to get a separate smaller partial transfer. The requests to transfer were declined. Mr R continued to make transfer requests on multiple occasions, he was given incorrect information by Barclays, had calls cut off and didn't get calls returned. Barclays also failed to process Mr R's Subject Access Request (SAR) when he first made it. When the transfers did complete Barclays apologised and offered £400 compensation.

Mr R remained unhappy and brought his complaint to this service.

Our investigator didn't uphold the complaint. She said Mr R was clear that he wanted the transfers to take place only after his Barclays ISA had matured. Our investigator noted Mr R had visited his nearest branch, which was a considerable journey for him, he made numerous calls, didn't get called back when he requested it, and was given some incorrect information. She also noted the delay dealing with his SAR. But our investigator wasn't sure Mr R needed to ring Barclays everyday as he did. She accepted that Barclays had made mistakes but did say that the transfers did go through within a reasonable time frame between the maturity date on 16 December and completion on 22 December. She felt the £400 compensation offer was a fair and reasonable amount in the circumstances. Regarding the £11.46 that remained in Mr R's Barclays ISA she accepted what Barclays said about this being interest earned aside from the specific amounts Mr R had requested to transfer. Barclays said Mr R could ask for this to be transferred out if he wished.

Mr R didn't accept this and asked for his complaint to be passed to an ombudsman for a final 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.

The maturity date for the Barclays ISA was 16 December 2023 but after setting up his arrangements for both transfers at the end of November Barclays sent Mr R a letter on 4 December saying it had cancelled both transfer requests to Bank C and Bank Y. Mr R contacted Barclays 7 December and was told it was Bank C and Bank Y's fault. Mr R found the conversation lengthy and difficult due to a language barrier. Despite asking to speak to a

manager he was unable to and found having to go over the information time after time made him anxious. Mr R was promised a call back the next day and got cut off. A call back the next day didn't take place and when Mr R contacted Bank C it told him there were known issues with transfers from Barclays.

After this Barclays uncovered a mix up around the maturity dates. And told Mr R to reapply with accurate information. Mr R was upset by this as he said the original information, he provided had been accurate.

Mr R said this happened time and again and, in the end, he made a total of eight requests for the transfer to go through. Mr R said he had to contact Barclays continuously throughout the process, was given conflicting information, was cut off on occasion and wasn't called back when he requested it. He said he had to contact Bank C and Bank Y daily as he needed to use the new accounts with the new banks within a specific timescale or he would lose the interest rates being offered so he kept in contact to keep these options open.

Mr R was unhappy about the £11.46 that remained in his Barclays account too.

Mr R was unhappy about Barclays not dealing with his SAR when he asked for this to be done during a phone call. As he was concerned Mr R drove to his nearest branch which was quite some distance from his home. In branch he was assured the transfers would be processed. Mr R found the whole process distressing, cancelled all his pre-Christmas activities, and needed to see the doctor due to the stress caused.

Mr R was also unhappy with the complaint handling.

The ISA did mature on 16 December 2023, converted into a Barclays instant cash ISA on 20 December 2023 and was transferred to Bank C and Bank Y by 22 December 2023.

Barclays did accept it had given incorrect information to Mr R during telephone calls. Despite blaming other issues and the other banks Barclays discovered it had a system issue itself which stopped partial transfers going through. It accepted there was a lack of clarity around the information it provided. Barclays agreed that calls had cut off and call backs weren't done.

Barclays apologised for the errors and for the amount of time and effort Mr R had to put in. It accepted this, including Mr R having to make a lengthy round trip to the nearest branch. Instead of issues with other banks Barclays admitted it was a technical glitch in its system that caused the problems with partial transfers.

Barclays did eventually resolve the SAR that it hadn't dealt with when Mr R initially requested it on the phone in February.

In terms of the complaint handling Barclays said it maintained contact throughout with Mr R. It said although Mr R said he was expecting calls Barclays had updated him in writing and hadn't said it would call.

Barclays acknowledged that Mr R had said this had impacted on his health. It confirmed that external support was available, but Mr R had declined it.

Although it's clear that the process to complete the transfers was far from smooth and Mr R had to do far more work than he should've done I don't think there's any delay from the point where the previous ISA matured to the completion of the transfers to Bank C and Bank Y. Both transfers were completed inside a reasonable period of time. The issue was before the

maturity date was reached and I agree that was unfair on Mr R but there's no unreasonable or unfair delay from the point when the transfer could complete.

Regarding the £11.46 that is still in Mr R's old Barclays ISA I understand this was because Mr R had requested specific amounts to be transferred so the interest earned on the money previously in the account is left in the Barclays ISA. I think Barclays could've checked with Mr R as it should've been aware that this would happen when the transfers were done. Barclays has said that if Mr R requests the transfer, it can send the money to one of his new ISA's. Barclays need to make sure if Mr R does do that it includes all money and any further interest since earned on the account.

The SAR was raised in March rather than February and a response provided in March. Barclays accepted that was poor and apologised for the delay.

Mr R didn't think the complaint handling initially was done correctly. Our investigator didn't think there was anything wrong with the handling and even if Mr R did think that it hadn't made any difference to the outcome of Barclays complaint. Importantly, this service can't look at complaint handling as it isn't a regulated activity. So, I will add no more on this point.

There's no doubt Mr R found the whole experience very upsetting and frustrating. Initially Barclays offered £175 but eventually increased the amount to £400. He was worried by the problems with the transfers, the phone calls and the information provided. This was stressful and did have an impact on him. Mr R felt he needed to chase all the banks constantly to make sure the transfers went ahead as he requested. I understand that Mr R wasn't getting any confidence from his conversations with Barclays that transfers were going to complete as he wanted them to.

Mr R was transferring considerable sums of money and I think this only added to his distress when things started to go wrong. But when the transfer could complete after the maturity date - it did so. And it did so within a reasonable timescale. I accept that's likely to be because of the efforts of Mr R. But the problem with the transfer wasn't outstanding over a lengthy period, Barclays did get the transfers done, apologised and increased the offer to £400. I think the £400 is reasonable in the circumstances.

My final decision

I don't uphold this complaint.

I make no further award against Barclays Bank UK PLC.

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

John Quinlan
Ombudsman