

The complaint

Mr S complains about the service he received in branch when he tried to deposit money into his account with Barclays Bank UK PLC.

What happened

Mr S says that in early January 2024, Barclays would not allow him to deposit cash into his account, telling him that his account was closed and that he should return the next day. Mr S went to a different branch the next day and was able to deposit cash at the counter.

Before Mr S came to our service, Barclays apologised for the poor service he received in branch and paid him £100 to apologise.

Mr S doesn't think £100 adequately reflects the anxiety and inconvenience caused to him as he struggles to walk due to various health conditions.

Our investigator didn't ask Barclays to do more than it already had. He noted that Barclays said that Mr S could have used one of the self-service machines to deposit cash with branch assistance. Mr S said that he didn't trust staff to be near to him watching the screen and preferred the privacy of using the counter. But our investigator thought this was still an option for Mr S. This would have meant he could have deposited cash that day and would not have needed to visit a different branch the next day.

Although Mr S said he wanted £500 compensation, our investigator thought that £100 together with Barclays apology and feedback to branch staff, was fair compensation for a one-off service failure.

As Mr S disagrees with the investigation outcome and is adamant that staff refused to serve him at the counter, the complaint has come to me to make 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.

Where the evidence is incomplete, inconclusive, or contradictory (as some of it is here), I reach my decision based on the balance of probabilities – in other words, what I consider is more likely to have happened based on the available evidence and wider circumstances.

I appreciate that Mr S is certain that staff told him his account was closed and would not allow him to deposit cash at the counter but on the other hand, it seems unlikely that Barclays would have refused to help for no reason. Barclays accepts that it let Mr S down in branch and for this it has apologised and paid £100 compensation. So, my decision focusses on whether this goes far enough to put things right for Mr S.

Given the lack of evidence to corroborate Mr S's recollection of what happened in branch, I cannot be certain that Barclays unfairly refused to help him with the deposit. And like our

investigator, I think that if Mr S could not deposit the cash at the counter for some reason, there was a reasonable alternative available to him in the form of the self-service machine. I appreciate Mr S preferred the privacy of using the counter but this doesn't mean there wasn't an alternative way to deposit the cash on the day, therefore avoiding the need to return the next day.

An award of £100 falls within the range of award we might make where there has been a larger single mistake – as Mr S alleges here – and it has taken a reasonable effort to sort out – in his case, a second trip to Barclays.

Based on the limited evidence I have that Barclays refused to assist Mr S and as he could have used the self-service machine with assistance from staff, I agree with our investigator that Barclays response to his complaint has been fair. So, I don't require it to pay further compensation.

My final decision

My final decision is that Barclays Bank UK PLC has already done enough to put things right.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 23 December 2024.

Gemma Bowen
Ombudsman