

## **The complaint**

Mrs C complains Barclays Bank UK PLC (Barclays) refused to allow a cash withdrawal from her bank account.

## **What happened**

Mrs C says she is a long-standing customer of Barclays and visited a branch on a Saturday in late August 2024 to make a cash withdrawal of £2,000. Mrs C says when she visited the branch there were no cashiers available, so she was told by the branch staff to use the cash machines to make the withdrawal. Mrs C says when she attempted to make the withdrawal the cash machine refused it.

Mrs C says she was then asked by the staff about the purpose of the cash withdrawal and was passed to speak to a member of its fraud team on the telephone who asked her a number of questions about the reasons for the withdrawal, which Mrs C says she explained was for decorating work on her home. Mrs C says during that call she was asked to try the cash machine withdrawal again, but it again refused the withdrawal because she believed her card had been blocked and was told she wasn't able to obtain the cash that day.

Mrs C says during her conversations she was treated as though she was part of a scam and was made to feel very upset and uncomfortable. Mrs C says she went back the following Monday and withdrew the cash at the counter and feels an apology is due for the fact she had to waste her time revisiting the branch.

Barclays says it never intended to upset Mrs C nor was its intention to accuse her of being connected to scammers, but it has a responsibility to protect its customers against potential fraud and scams and the questions it asked her on that day were designed to do that. Unfortunately, because a cash withdrawal request had already been requested and failed, that meant the cash withdrawal limit had been met that day meaning Mrs C had to return on the Monday to withdraw the funds.

The investigator looked at all the available information and approached Barclays for further information regarding the matter, at which point Barclays offered Mrs C £150 for the inconvenience in having to return to the branch to make the cash withdrawal, but Mrs C rejected this offer.

The investigator felt Barclays within its terms and conditions, were entitled to ask questions regarding the nature of the cash withdrawal if it had any concerns about it and this is done to protect its customers from scams and frauds. The investigator says she hadn't witnessed the in-branch conversations but had listened to the phone call with the fraud team who had agreed to release the funds after asking questions about the transaction, which the investigator felt were reasonable, as it has a duty of care to protect its customers. The investigator says it was unfortunate that the cash machine limit had been met by the earlier attempt to withdraw the cash and the branch staff weren't able to reset it, meaning Mrs C had to revisit the branch on the Monday.

The investigator didn't feel Barclays had treated Mrs C unfairly, and its offer of £150 due to

the fact Mrs C had to revisit the branch was fair in the circumstances.

Mrs C didn't agree with the investigator's view and asked for the matter to be referred 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.

Having done so, I won't be upholding this complaint and I will explain how I have come to my decision.

I can understand it would have been frustrating and upsetting for Mrs C to try to withdraw cash from her bank account, only to face a series of questions about the nature of the transaction and then be told she'd needed to come back another time to complete the withdrawal.

When looking at this complaint I will consider if Barclays acted unreasonably when it raised the questions it did regarding the £2,000 cash withdrawal and if it could have done anymore to help Mrs C that day.

Both parties are fully aware of the nature of this complaint, so I don't intend to repeat everything that's already been said here, but it's fair to say Mrs C feels she was treated as though she was part of a scam taking place and Barclays were unhelpful when she tried to withdraw £2,000 in cash in late August 2024 from its branch.

The first thing to say here is banks like Barclays are facing considerable increases in scams and frauds on its customers' accounts and as a result it has a duty of care to take reasonable steps to prevent this. So unfortunately, there are times like this, when the nature of the questions may seem intrusive, but having listened to the phone call Mrs C had with the fraud team on that day, I'm satisfied this was done in order to protect Mrs C here and not to make any accusations or upset her.

Mrs C says she was accused of being a scammer or associating with one but there's no evidence of this during the phone call she had, and Barclays have said it never made such an accusation nor would it. So, without knowing what else was said during the branch visit, even though Mrs C feels that was what was said, it's difficult to understand why any branch staff member would suggest that and on balance and in all probability I'm satisfied this was a simple misunderstanding here at the heat of the moment.

Unfortunately, what frustrated matters further for Mrs C here was after Barclays agreed to the cash withdrawal from the cash machine after the questioning, she wasn't able to withdraw any funds until the Monday as the cash machine limit had been reached by the earlier attempt and the branch staff weren't able to reset it. While I do accept that would have been upsetting and inconvenient for Mrs C, I'm satisfied there wasn't anything more Barclays could have done until the reset took place in the next 24 hours, which was of course on a Sunday a non-working day.

Mrs C has said she isn't sure what actions she wants Barclays to take but she has rejected its offer of apology by way of £150 in compensation for having to make a second visit to the branch. While Mrs C may not agree, as I'm satisfied Barclays were acting in Mrs C's best interest with the questioning of the cash withdrawal, I feel its offer is reasonable and I will leave it with her if she now wishes to accept that.

While Mrs C will be disappointed with my decision, I won't be asking anymore of Barclays here.

### **My final decision**

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs C to accept or reject my decision before 1 January 2025.

Barry White  
**Ombudsman**