

The complaint

Mr K complains Barclays Bank UK PLC twice failed to undertake a transfer from his euro currency account causing him distress, inconvenience and financial loss.

What happened

On Friday 21 June 2024, Mr K visited a branch of Barclays to arrange a transfer from his Euro account to his Stirling current account, both held with Barclays. Mr K understood he had provided all the details required in branch and the transfer would occur later that same day. Mr K explained he also contacted the global payments team at Barclays to check everything was in order for the transfer.

Just after 6pm, Mr K received a text message from Barclays explaining the transfer had not happened due to a *'technical issue'*. Mr K explained he contacted Barclays by telephone. It advised him it could assist him over the phone to make the transfer or he would have to wait until Monday 24 June and go into a branch. Mr K said the payment was urgent, so he completed the transfer again online.

Mr K didn't hear anything over the weekend, explaining he received a further text message from Barclays on the morning of 24 June. This message explained the transfer had failed again due to *'technical issues'*.

Mr K said he went back to the branch and spoke with an adviser who assisted him. Mr said the adviser at the branch made telephone calls and ensured the transfer went through, contacting him after 5pm to confirm the transfer had been successful.

Mr K thought it had taken him an extra six hours trying to make the transfer, this included his second visit to branch and his phone calls. Mr K therefore asked for £1,000 total compensation.

Mr K complained to Barclays about the issues above. Barclays wrote a final response letter to Mr K on 28 June saying the complaint had been closed. The notes Barclays have provided regarding its initial investigation suggest the complaint handler thought Mr K did not have sufficient cleared funds for the payment, however the evidence shows this was not the case.

Barclays wrote a second final response letter to Mr K at the end of July. This letter apologised for the failed transfers. Barclays also apologised for closing Mr K's complaint as *'not supported'* and confirmed it was not the case Mr K did not have sufficient cleared funds for the transfer. Barclays offered compensation of £200.

Mr K complained to our service as he thought the £200 offered did not take into account the stress, inconvenience and financial loss caused.

Our investigator thought Barclays should pay a total of £300 compensation. They accepted Mr K as needing to pay bills with the transferred funds and described the efforts Mr K had to go to for the transfer to be successfully made.

Mr K rejected our investigators recommendation, explained again the distress and inconvenience he suffered.

Barclays also rejected our investigators recommendation, explaining it had considered everything before issuing its final decision and didn't think our investigator had provided further rationale for the increased payment.

As both parties rejected our investigator's recommendation, the complaint has been passed 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.

I appreciate how strongly Mr K feels about his complaint. Although I may not mention every point raised, I have considered everything but limited my findings to the areas which impact the outcome of the case. No discourtesy is intended by this, it just reflects the informal nature of our service.

Firstly, Barclays has accepted and apologised for the difficulties Mr K experienced in its second letter. I therefore do not think this element of Mr K's complaint is in dispute by either party, what appears to be the reason for an ombudsman's referral here is the lack of agreement on suitable compensation.

In deciding what is fair and reasonable I have first reconsidered all aspects of this complaint. In summary, the issues are;

- Mr K couldn't make a transfer for three days due to technical issues with Barclays. This is not in dispute.
- Mr K explained the payment was '*urgent*' and needed to go through on the 21 June. I am persuaded this is corroborated by the steps he took; he visited a branch and subsequently contacted the Global Payment team to ensure the payment went through on that date.
- Furthermore, I can see Mr K made transactions which accounted for almost the entire funds transferred on 24 June from his current account, again suggesting this transfer was needed quite urgently. I am therefore satisfied that there was some impact caused by these funds not going through as these payments were likely delayed.
- I can also see there was certainly some inconvenience. Mr K had to contact Barclays on the Friday evening and went through the process of attempting the transfer again, which was unsuccessful. He then had to revisit the branch on Monday morning, which clearly was inconvenient in the circumstances.
- I am also satisfied Barclays did not correctly deal with Mr K's first complaint and provided an incorrect outcome.

Our service considers an award up to £300 might be fair where there have been repeated small errors, or a larger single mistake, requiring a reasonable effort to sort out. Typically, where an impact lasts a few days, or even weeks, and cause either some distress, inconvenience, disappointment or loss of expectation.

Having considered our services guidance around this, as explained above, I think £200 would have been an appropriate sum had Barclays resolved this matter when Mr K first complained.

However, the complaint was then closed erroneously, as Barclays accepts, following a misunderstanding by the complaints team. I can see this would have caused Mr K further unnecessary distress and inconvenience.

Our service cannot usually investigate complaints solely regarding complaint handling. However, we can consider complaint handling where the complaint is about an element of

customer service linked to a regulated activity. I am satisfied here complaint handling is linked to how Barclays administered the transfer, as it was specifically dealing with the points Mr K had raised about the transfer failing and the reasons why.

Having considered this carefully, I am persuaded an extra £100 compensation is reasonable for the poor customer service in dealing with the complaint, bringing total compensation to £300.

Dealing now with Mr K's rejection of our recommendation, I appreciate Mr K has suggested our service should award £1,000.

Whilst the sum above deals with what I consider to be a fair and reasonable award for distress and inconvenience caused, both by the initial issues and compounded by poor customer service, Mr K has claimed financial loss occurred. However, I have not seen evidence of this. Indeed, I note somewhat fortuitously, Mr K received over £90 extra due to the delay over the weekend because of a slight improvement in the exchange rate.

I can see our investigator asked Mr K to outline the impact the delay had on him, there was no detail of financial loss in his response to this request, only that he had not been able to pay bills without explaining what the further impact of this was.

In his most recent submission to our service, Mr K has reiterated inconvenience and distress rather than any financial loss was the focus of his claim.

In determining what I consider to be a fair and reasonable outcome for all parties, I have to consider what I can determine from the evidence. As explained, I have not seen any evidence which demonstrates significant hardship, loss of reputation, opportunity or financial loss which would suggest a higher award. I have also considered the payment was between his own accounts both held with Barclays and whilst the payment may not have been successful, it does not appear the payment was 'lost' at any time, I do think this limits any further distress here.

For these reasons I do not think a higher award is reasonable or fair in the circumstances described. I appreciate Mr K may be disappointed with my final decision, but I hope I have explained in enough clarity why I think our service cannot award further compensation in these circumstances.

My final decision

For the reasons I have given, I require Barclays Bank UK PLC to pay Mr K £300 for the distress and inconvenience it caused him,

Under the rules of the Financial Ombudsman Service, I'm required to ask to accept or reject my decision before 6 January 2025.

Gareth Jones

Ombudsman