

The complaint

Mr D complains that funds transferred between his accounts with Barclays Bank UK PLC trading as Barclaycard took two days to reflect, causing him issues with paying for a flight and financial loss.

What happened

On 31 August 2024 Mr D made a transfer of £2,302.99 from his Barclays Mortgage account to his Barclaycard account and immediately tried to purchase a flight ticket with his Barclaycard. The Barclaycard payment was declined due to insufficient funds.

Mr D contacted Barclays via webchat and was advised that the transfer wouldn't be processed for two days.

As a result, Mr D wasn't able to book his chosen flights on 31 August 2024. Mr D booked the flights two days later, but the cost was slightly higher.

Mr D complained to Barclays. He sought compensation for the inconvenience caused by the delay and the change in the cost of the flight tickets. Barclays didn't uphold the complaint. It said no banking error had been made as the payment delay fell within the timescale for the processing of Barclaycard repayments made by online transfers.

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

Our investigator didn't uphold the complaint. She said she was satisfied that Barclays had handled the matter in a reasonable way and that the payment had been processed in line with the bank's process.

Mr D didn't agree. He said that an account to account transfer within the Barclays app should be instantaneous and that the warning that the transfer could take up to one working day only appeared after the transaction had been processed. Mr D said he could not see how it was justifiable for Barclays to withhold customer funds when processing internal transfers. Mr D said he wanted Barclays to meet the difference between the actual cost of the flights and what the cost would've been but for the delay.

Because Mr D didn't agree I've been asked to review the complaint.

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 know it will disappoint Mr D, but I agree with the investigator's opinion. I'll explain why.

I've read and considered the whole file, but I'll concentrate my comments on those points which are most relevant to my decision. If I don't comment on a specific point, it's not because I've failed to take it on board and think about it, but because I don't think I need to comment on it in order to reach what I think is the right outcome.

I've reviewed the account history for both accounts. I can see that Mr D made a transfer of £2,302.99 from his Mortgage account at approximately 6.30pm on Saturday 31 August 2024. I can see that immediately following this, Mr D attempted to purchase flight tickets with his Barclaycard. The payment was declined, and Mr D wasn't able to complete his purchase until Monday 2 September 2024, by which time the cost of the flights had increased.

Mr D has said that a transfer between Barclays accounts should be instantaneous. Barclays has said that an online payment to Barclaycard usually takes 2-24 hours to be processed depending on when the payment was made.

I can see that when Mr D contacted Barclays about this, he was advised that the funds transferred were due to be posted the next working day, which was Monday 2 September 2024 because the transfer was made on a Saturday.

I've reviewed the terms and conditions of the account. I haven't seen anything which says that in app transfers between accounts are instantaneous.

I appreciate that Mr D has said that he's made similar transfers before and that these have reflected immediately. Barclays has explained that where transfers between accounts are made on a working day (i.e., Monday to Friday during business hours) the transfers are usually processed instantly, but that it can take 2-24 hours with faster payments. Barclays has said that in circumstances where the transfer is made at the weekend, the transfer won't process until the next working day.

I've also had sight of the pop up message which appears after an in app transfer is made. This says that the payment can take up to one working day to appear within the app.

Taking all the available information into account, I'm unable to say that Barclays has made an error here or treated Mr D unfairly. I haven't seen any evidence to persuade me that the transfer should've been instantaneous. The information I've seen shows that Barclays processed the transfer within its timescales. I'm therefore unable to uphold the complaint. I won't be asking Barclays to do anything further.

My final decision

My final decision is that I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 11 February 2025.

Emma Davy
Ombudsman