

The complaint

Miss A is unhappy with the service she received from Barclays Bank UK PLC surrounding a transfer from her account which didn't complete successfully.

What happened

Miss A instructed a transfer of money from her Barclays account to an account she held in her name with another bank (which I'll refer to as 'Bank X'). Miss A believed the transfer had completed successfully, but when she tried to make an in-store purchase using her Bank X debit card the transaction was declined. Miss A then learned that the transfer from Barclays to Bank X hadn't completed successfully.

Miss A then visited a Barclays branch and asked if there was any reason why her transfer instruction hadn't been processed by Barclays. The branch staff that Miss A spoke with said that there was no known issue that might have prevented the transfer and suggested that Miss A might not have had sufficient funds in her Barclays account to enable the transfer.

Miss A didn't accept the staff member's suggestion and demonstrated that she did have sufficient funds in her Barclays account. The Barclays staff member then looked into the matter further and confirmed to Miss A that there was an issue that was affecting payments at that time but that the issue would be resolved in short order.

Later that day, Miss A called Barclays to raise a complaint about the misinformation she'd initially been given by Barclays branch staff. Miss A was deeply dissatisfied with the service she received on that call from the telephony agent, who was rude and who continuously interrupted her and who ended the call prematurely with Miss A without raised a complaint for her as she wanted.

Miss A then spoke with a second Barclays agent who apologised for the poor experience Miss A had had with the first agent but who also didn't raise a complaint as Miss A wanted, even though they indicated to Miss A that a complaint had been raised.

When Miss A spoke with Barclays again, several days later, she discovered that no complaint had been raised on her behalf. Miss A again asked for a complaint to be raised, but again a formal complaint was not raised for her by Barclays staff, even though it was again indicated to Miss A by Barclays that a complaint had been raised. Miss then asked to speak with Barclays complaints team directly, at which time a formal complaint was finally raised for Miss A.

Barclays responded to Miss A's complaint approximately a week later. They apologised for the poor experience Miss A had had and paid £50 to her as compensation for that poor experience. Miss A wasn't satisfied with Barclays response to her complaint, so she referred her complaint to this service.

One of our investigators looked at this complaint. They didn't feel that the £50 compensation that Barclays had paid to Miss A went far enough to address the poor service that she'd experienced. Because of this, they recommended that Barclays should pay a further £50 to

Miss A, taking the total compensation amount payable to £100.

Barclays accepted the recommendation put forward by our investigator. However, Miss A remained dissatisfied and felt that a larger amount of compensation should be merited here. So, the matter was escalated 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.

On the day that Miss A instructed the transfer from her Barclays account to her Bank X account there was unfortunately an issue that originated outside of Barclays control that affected the payment and caused it not to complete.

This is unfortunate but given that it was an issue that Barclays weren't responsible for (and which adversely affected Barclays and which Barclays had to react to) I don't feel that it would be fair or reasonable to hold Barclays accountable or responsible for the fact that the transfer of money to Bank X didn't complete successfully.

Barclays have demonstrated that they sent an email to all customer facing staff, including branch staff, advising them of the issue on the day that it was happening. However, I can understand how this email might not have been immediately viewed by all Barclays staff, especially branch staff who work away from a computer. And so, when Miss A went into Barclays branch to ask whether there was a known issue that might have caused her transfer to not complete, I can understand how and why the branch staff member she spoke with was initially unaware that there was an ongoing issue at that time.

Furthermore, I can also understand why the Barclays staff member, being unaware that there was a present issue, might have suggested that Miss A may not have had the available funds to make the transfer, given that that would be one potential reason why a transfer might not complete as instructed.

In short, I don't feel that Barclays branch staff member treated Miss A unfairly, especially as when Miss A confirmed to the staff member that she did have sufficient funds for the transfer the staff member then investigated Miss A's concerns further and learned that there was an ongoing issue at that time and relayed that information to Miss A.

Where I do feel that Miss A was treated unfairly by Barclays is regarding the service she received when she subsequently called Barclays on the telephone. I've listened to several of the calls between Miss A and Barclays, and I feel that on the first call in particular the standard of service that Miss A received from Barclays agent was poor.

I also feel that Barclays should have raised a formal complaint for Miss A on the first instance of her asking to do so, which was on the first call. Instead, Miss A had to speak with two more Barclays agents and then a member of Barclays complaints team before a formal complaint was raised for her. And while it isn't within the remit or authority of this service to consider a point of complaint about how a business has handled a complaint, I feel that Barclays delay in raising a complaint for Miss A caused her frustration and inconvenience in a general sense that she reasonably shouldn't have had to endure.

In their response to Miss A's complaint, Barclays apologised to her for the poor experience that she'd had and paid £50 compensation to her – although Barclays didn't specify exactly what aspect of Miss A's experience this £50 compensation was being paid for.

I'm in agreement with our investigator that this £50 amount doesn't fairly compensate Miss A for the poor service she received from Barclays on the telephone. But I'm also in agreement with our investigator that my instructing Barclays to pay a further £50 compensation, taking the total amount of compensation payable to £100, would represent a fair outcome here.

In taking this position I've considered that I'm only awarding Miss A compensation for the poor service that she received when speaking with Barclays on the telephone, including that she had to make further calls to Barclays beyond that which she reasonably should have had to make because her request to raise a formal complaint wasn't actioned when it first should have been.

Accordingly, I've considered the impact of this poor service on Miss A, alongside the general framework that this service uses when assessing compensation amounts, details of which are on this service's website. And having done so, I feel that a total compensation amount of £100 does represent a fair and reasonable resolution to this complaint.

It therefore follows that I'll be upholding this complaint in Miss A's favour and instructing Barclays to pay a further £50 compensation to her. I realise that this won't be the outcome that Miss A was wanting. But I hope that Miss A will understand, given what I've explained, why I've made the final decision that I have.

Putting things right

Barclays must pay a further £50 to Miss A, so that the total compensation payable is £100.

My final decision

My final decision is that I uphold this complaint against Barclays Bank UK PLC on the basis explained above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss A to accept or reject my decision before 5 February 2025.

Paul Cooper
Ombudsman