

The complaint

Mrs R has complained Barclays Bank UK PLC did nothing to sort out issues she had using their telephony service.

What happened

In March 2024 Mrs R used Barclays' telephony service to transfer £800 from her savings account to her Barclays' current account. The service didn't work. Mrs R phoned up to complain and the assistant helped her make the transfer, although no complaint was properly logged.

Mrs R contacted Barclays again and they apologised for the problem. They paid £150 for the issues Mrs R had gone through. Mrs R had further issues in July and raised her concerns with Barclays. They offered Mrs R a further £50.

Mrs R felt this was inadequate and brought her complaint to the ombudsman service.

Our investigator reviewed the evidence but didn't think it would be fair to ask Barclays to do anything further.

Still unhappy, Mrs R has subsequently closed her savings account with Barclays. She's asked an ombudsman to review her 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.

Having done so, I've reached the same outcome as our investigator. I'll explain why.

There's no dispute Mrs R had problems in March when she tried to use Barclays telephony service. I can see she'd have felt this was compounded when she found no proper complaint was lodged. That said Barclays did sort out the transfer rapidly and Mrs R was paid £150. This seems a reasonable amount of compensation for what happened.

It's always the case that issues and concerns with financial institutions are compounded when another similar error happens. I appreciate Mrs R's concerns when she felt she was unable to use the telephony service again in July.

I did wonder though whether her sensitivity to potential barriers in making transfers from her savings account led her to stopping the process too early when she tried again in July. Barclays' evidence suggests that there were no technical issues at that time.

I imagine Mrs R would find that suggestion patronising and it's too simple to blame customers when technology doesn't work. However, I believe that even if there was an error, I wouldn't expect Barclays to pay similar compensation as they did first time around.

There were options available to Mrs R to make this transfer. I know that Mrs R says she

doesn't trust online banking but there are still other alternatives available to her. On this basis I'm satisfied that a further £50 is fair and reasonable compensation.

Mrs R probably doesn't agree as she decided to change banks and take her business elsewhere. That is a step always available to customers who're dissatisfied with the service they receive.

I'm not going to ask Barclays to do anything further.

My final decision

For the reasons given, my final decision is not to uphold Mrs R's complaint against Barclays Bank UK PLC.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs R to accept or reject my decision before 21 March 2025.

Sandra Quinn
Ombudsman