

## **The complaint**

Mr S and Mrs S are unhappy with the service that Mrs S received from Barclays Bank UK PLC surrounding a high value transfer that she wanted to make.

This complaint is brought to this service by both Mr S and Mrs S, as it arises from an account held in their joint names. However, it was Mrs S that experienced the events under consideration here. Because of this, I will refer solely to Mrs S throughout this letter, unless its incorrect to do so.

## **What happened**

Mrs S wanted to make a high value transfer from her Barclays account, and on 22 February she visited a Barclays branch to make the transfer. Barclays explained to Mrs S that she would need an appointment to instruct the high value transfer and that there were appointments available a little later in the day. Mrs S therefore agreed to wait in branch until the time of the next available appointment.

Mrs S was then seen by a member of Barclays staff who set up the transfer and checked Mrs S's ID. Because of the high value nature of the transfer, it was flagged by Barclays automated systems for further checks and Mrs S received a call to her mobile phone from Barclays security team which would have allowed her to have verified the payment.

However, when Mrs S answered the call, it disconnected. Mrs S called the number back and heard an automated message which told her that Barclays would call her back.

Mrs S then went home where she discovered that all of her Barclays' accounts had been blocked. With the promised callback from Barclays having not been received, Mrs S called Barclays and was told by Barclays agent that she would need to visit a Barclays branch and present her personal ID to them so that she could be verified – even though Mrs S had already done exactly that earlier in the day. Mrs S wasn't happy about being referred back to branch and asked to raise a complaint. But she was incorrectly told by Barclays agent that she would have to raise her complaint in branch.

Mrs S went back to the branch she had visited earlier. But when she got there the branch was closed. And although there were staff present in the closed branch, they wouldn't let her in or assist her. Mrs S then called Barclays again and asked to unblock her accounts so that she could use her debit card. But she was once again told that she had to visit a branch and present her ID to the branch staff before the restrictions on her account could be removed.

Mrs S went back to Barclays branch the next morning and again had to wait for the next available appointment. A member of staff attended to Mrs S and checked her documents again. Barclays staff member then tried to call Barclays security team to remove the restrictions from Mrs S's accounts and release the high value payment, but after 40 minutes on hold the call cut off.

Further attempts to contact Barclays security team were made. And approximately two and a half hours after Mrs S began her appointment, the high value payment was released and the

restrictions were removed from her accounts. Mrs S wasn't happy with the service she'd received from Barclays and felt that she'd lost out on investment because the transfer had been delayed, so she raised a complaint.

Barclays responded to Mrs S and explained that their security team had tried to call her at the time of her first appointment but had been unable to get through. And Barclays also didn't feel that it was reasonable for Mrs S to have expected branch staff to have helped her when she returned to the branch when it had already closed.

However, Barclays did confirm that when Mrs S had called them having returned home to try to have the restrictions on her accounts removed, it shouldn't have been the case that she was referred back to branch. And Barclays explained that the reason Mrs S was incorrectly referred back to branch was because the member of staff who'd conducted her appointment and checked her documents hadn't correctly noted Barclays systems that her documents had been checked.

Barclays also accepted that Mrs S had to wait an unreasonable amount of time at her second appointment to speak with Barclays security team and have the high value payment released and the account restrictions removed. Barclays also noted that their telephony staff member should have raised her complaint when she first asked them to, rather than telling Mrs S that it had to be raised in branch.

Barclays apologised to Mrs S for the trouble and upset she'd incurred because of their mistakes and paid £275 as compensation for this and a further £25 as a reimbursement of the fee that Barclays had charged for the high value transfer. Mrs S wasn't happy with Barclays response and felt that a larger award of compensation should be merited, so she referred her complaint to this service.

One of our investigators looked at this complaint. But they felt the response that Barclays had issued to Mrs S's complaint, including the apology and payments totalling £300, already represented a fair resolution to it. Mrs S didn't agree, and 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.

I issued a provisional decision on this complaint on 21 January 2025 as follows:

*I'd like to begin by confirming that this service isn't a regulatory body or a Court of Law and doesn't operate as such. Instead, this service is an informal, impartial dispute resolution service. And while we do take relevant law and regulation into account when arriving at our decisions, our remit is focussed on determining whether we feel a fair or unfair outcome has occurred – from an impartial perspective, after taking all the factors and circumstances of a complaint into consideration.*

*I also note that Mrs S has provided several detailed submissions to this service regarding this complaint. I'd like to thank Mrs S for these submissions, and I hope she doesn't consider it a discourtesy that I won't be responding in similar detail here. Instead, I've focussed on what I consider to be the key aspects of this complaint, in line with this service's role as an informal dispute resolution service.*

*This means that if Mrs S notes that I haven't addressed a specific point that she's raised, it shouldn't be taken from this that I haven't considered that point – I can confirm that I've read*

*and considered all the submissions provided by both Mrs and Barclays. Rather, it should be taken that I have considered that point but that I don't feel it necessary to address it directly in this letter to arrive at what I consider to be a fair resolution to this complaint.*

*Barclays have accepted that they made some mistakes here, although they haven't upheld all of Mrs S's points of complaint. I've therefore considered Mrs S's and Barclays' testimonies and assessed whether I feel that Barclays response to Mrs S's points of complaint were reasonable. Additionally, I've also considered whether Mrs S could and reasonably should have acted differently and whether if she had done so whether that would have mitigated against any of the upset and dissatisfaction that she's experienced.*

*For instance, Mrs S notes that when she first visited Barclays that she was unwell with pneumonia and that she had to walk to branch in the rain to instruct the transfer and then wait in branch, while wet from the rain, with pneumonia, for the next available appointment.*

*But I feel that Mrs S could and reasonably should have called Barclays and arranged an appointment time with them in advance of visiting the branch. This would have reduced the time that Mrs S would have had to wait for an appointment to become available. Additionally, given that it was raining, and that Mrs S had pneumonia, I feel that Mrs S should have driven to branch or taken a taxi, which would have significantly reduced the time that Mrs S was exposed to the rain.*

*I don't feel that it's unreasonable that Barclays required Mrs S to attend an appointment to instruct a high value transfer in branch. And in consideration of this point and what I've explained in the preceding paragraphs, I don't feel that Barclays should fairly be held accountable or responsible for Mrs S's unhappiness about having walked to branch in the rain or having to wait for the next available appointment when she arrived.*

*However, I'm in agreement with Barclays that the appointment that Mrs S had with their staff member wasn't conducted as it should have been. This includes that Mrs S was unable to speak with Barclays security team and that the staff member didn't accurately note the meeting on Barclays systems – including that Mrs S's personal ID documents had been checked, which appears to have been the cause of many of the issues that followed.*

*Mrs S has explained that she did receive a call from Barclays security team at the appointment but that it cut off as soon as she answered it. Conversely, Barclays security team note that they called Mrs S but that they were unable to get through to her.*

*In consideration of these testimonies, I feel that what's most likely to have happened is that Barclays security team did attempt to contact Mrs S but that poor signal at that time prevented the call from being connected. And I note that Mrs S has confirmed that it was raining at that time, which can affect mobile phone network signal.*

*While I don't feel that it would be fair to hold Barclays accountable for the fact that the call to Mrs S's mobile phone wasn't successful, I do feel that Mrs S should have received a call back from Barclays security team, and that Mrs S should have been able to progress matters when she called Barclays later that day when she returned home. And Barclays have confirmed that if their staff member had correctly noted that Mrs S's ID documents had been checked and verified during the appointment that there would have been no need for Mrs S to have been referred back to branch.*

*Mrs S is unhappy that having been referred back to branch, she went back to the branch but that the staff wouldn't let her in or assist her. However, the branch was closed. And I feel that Mrs S should reasonably have checked the branch opening hours and been aware of this before returning to the branch. I also don't feel that it's reasonable for Mrs S to have*

*expected Barclays branch staff to have assisted her when the branch was closed.*

*As such, while I feel that Mrs S was troubled and inconvenienced by being referred back to branch when that shouldn't have been necessary, I feel this should have resulted in Mrs S visiting the branch the following day, as she did. And I don't feel it would be fair to hold Barclays accountable for the frustration Mrs S incurred because she went back to the branch at a time that it wasn't open. And I'm also in agreement with Barclays that their telephony staff member should have raised a complaint for Mrs S at her request at that time.*

*When Mrs S did go back to branch the following morning, she was again attended to by a staff member who checked and verified her documents. But Mrs S then had to wait what Barclays accept was an excessive amount of time before she could speak with Barclays security team so that the restrictions on her account could be released and the high value transfer that she wanted to make could be released.*

*All of which means that while there are several aspects of Mrs S dissatisfaction that I feel that Barclays should be fairly held accountable for, there are also aspects of Mrs S's dissatisfaction that I don't feel that it would be reasonable to consider Barclays as being responsible for – because I feel that if Mrs S had acted differently, and as I feel that she reasonably could and should have acted, then I don't feel that she would have incurred those aspects of her dissatisfaction.*

*All of which means that I feel that the £275 compensation that Barclays have paid to Mrs S for the trouble and upset that I feel Barclays should be considered accountable for does represent a reasonable compensation payment to Mrs S. And so, I won't be instructing Barclays to pay any further compensation to Mrs S as she would like. Additionally, I also feel that Barclays reimbursement of the £25 transfer fee because of the delay in the transfer completing is a fair action by Barclays here.*

*In arriving at this position, I've considered the impact of the dissatisfaction for which I feel Barclays should be considered accountable on Mrs S. And I've also considered the general framework this service uses when assessing compensation amounts, details of which are available on this service's website.*

*However, because Mrs S wasn't able to affect the high value transfer until the following day, I'm in agreement with her that she has lost out on investment interest because of that delay. I take this position because, ultimately, Mrs S should have been able to affect the transfer on the day that she first tried to. And had Barclays staff member noted the first appointment accurately, I feel that Mrs S would have been able to do so.*

*Accordingly, I'll be provisionally upholding this complaint in Mrs S's favour and instructing Barclays to pay a further £107 to Mrs S, which I'm satisfied from Mrs S's testimony is the investment interest amount that she's lost out on because she was only able to affect the transfer a day later than she wanted to.*

*Finally, Mrs S has said that Mr S also has points of complaint that he would like to be considered. But this service can only consider points of complaint that have already been raised with a business and which that business has therefore has the formal opportunity to consider and respond to.*

*As such, if Mr S and Mrs S have further points of complaint, beyond those which Barclays have already considered and which I've addressed here, then I can only refer them to Barclays to raise those further points of complaint with Barclays in the first instance. And after Barclays have had the formal opportunity to consider and respond to those further points of complaint, Mr S and Mrs S may have right to refer those points of complaint to this*

*service at that time, should they wish to do so.*

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Barclays responded to my provisional decision and confirmed they were in acceptance of it. Mrs S also responded to my provisional decision and outlined why she felt that a higher award of compensation should be merited in this instance.

Upon review, I don't feel that Mrs S's response provides any new information for me to consider, but rather is a confirmation of her dissatisfaction and a reiteration of information that I've already considered and assessed.

Mrs S has also referred to several other cases which have been decided by this service and which she feels demonstrates that a higher compensation amount should be awarded. But it must be noted that this service considers each individual complaint on its own merits. This is because in almost all cases the circumstances surrounding a complaint are unique. And I'm satisfied that this is the case in this instance.

Mrs S has pointed out that she has incurred losses of £25 (the transfer fee) and £107 (the lost interest) totalling £132. Mrs S therefore calculates the compensation that Barclays have paid to her as being £300 minus £132, for a total of £168.

But in my provisional decision, I instructed Barclays to pay a further £107 to Mrs S to cover the loss of interest she incurred. Barclays have accepted this provisional instruction, and this means that Miss S will receive a reimbursement of both the £25 transfer fee (which she's already received) and the £107 loss of interest (which she will receive following the closure of this complaint).

This means that Barclays will have paid £275 to Mrs S as compensation for the trouble and upset that she's incurred here (which Mrs S has already received). And for the reasons I've described in my provisional decision above, which include that I don't feel that Barclays should be considered accountable for all of Mrs S's dissatisfaction here, I continue to feel that this is a fair compensation amount.

All of which means that I see no reason not to uphold this complaint in Mr S and Mrs S's favour on the basis explained in my provisional decision above. And I therefore confirm that my final decision is that I do uphold this complaint on that basis accordingly.

### **Putting things right**

Barclays must pay a further £107 to Mr S and Mrs S.

### **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 Mr S and Mrs S to accept or reject my decision before 12 March 2025.

Paul Cooper  
**Ombudsman**