

The complaint

Mr Q complains about the service received from Barclays Bank UK PLC (“Barclays”) when attempting to make international payments online. In particular, Mr Q says Barclays have failed to resolve the technical issue he faces when making these payments and that he was given incorrect information regarding its branch network.

What happened

On 14 August 2024 Mr Q attempted to make an international payment from his Barclays account online but for reasons that are unclear this was unsuccessful. Mr Q contacted Barclays about this and after some time spent trying to fix the problem unsuccessfully Mr Q was advised it may be due to a technical issue at its end and referred Mr Q its branch network as an alternative way of making the payment.

Mr Q believed he was he would receive a call once the issue was resolved but as he never received a call back he attended a local Barclays branch on 15 August and completed the international payment in branch.

Following this Mr Q says he continued to have issues making international payments and that he wasted time and money visiting branches of Barclays which were closed – some permanently - despite being incorrectly advertised as being open on the internet.

Mr Q raised a number of complaints about this and the customer service he received from Barclays. Mr Q provided screenshots from a website he’d visited that had provided incorrect opening times of Barclays branches.

Barclays were unable to identify a systemic issue with its online banking and without Mr Q providing further information or evidence about the issues experienced it was unable to look into and rectify the problem further. Barclays systems show that there were no restrictions on Mr Q’s account and that he was able to make an international payment successfully in November and so it didn’t think the difficulties Mr Q experienced were due to an error on its part. But Barclays accepted Mr Q was put to some inconvenience in having to attend a branch to make payments and that the service could’ve been better regarding its call backs and so compensated Mr Q £125 in total in recognition of this.

Barclays rejected Mr Q’s complaint point regarding the information provided on its branch network as it says the information was provided by a third-party and it can’t be held responsible for this and that the information displayed on its website regarding opening hours is correct and up to date.

Mr Q was dissatisfied with this and referred his complaint to this service. Mr Q disputes he used a third-party website to find a local branch of Barclays and says Barclays have dismissed his concerns regarding this. Mr Q wants to be compensated for his travel expenses and time in visiting branches of Barclays and reimbursed the costs of the international payment.

Barclays have provided internal notes that show that the branch closures/information Mr Q shared with it was from a third-party source and that it had redirected Mr Q to the correct website on multiple occasions asking Mr Q to use:

www.barclays.co.uk/branch-finder

Furthermore, Barclays checked the opening hours for the specific branches Mr Q was referring to and found that they were advertised correctly on its website.

One of our investigators looked into Mr Q's concerns and thought that although Mr Q was inconvenienced by what happened Barclays had done enough to address the difficulties Mr Q was having as there wasn't enough evidence to show the issues Mr Q had in making his payment online was due to an error on Barclays behalf and providing him with an alternative payment method in branch was fair. Furthermore, they didn't think Barclays should be held responsible for any information regarding its branch network and opening hours provided by third-parties. They thought taking everything into consideration that the £125 compensation Barclays had paid Mr Q was fair for the small administrative/customer service issues he'd experienced.

Mr Q disagreed. He says he visited various website addresses to get branch information and the information provided was inaccurate or incorrect. Mr Q doesn't consider this view to be impartial and believes we have failed to consider the misuse of his time by Barclays and simply mirrored its findings.

So, Mr Q's complaint has been progressed for an ombudsman's decision on the matter.

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 hope that Mr Q won't take it as a discourtesy that I've described and condensed this complaint in the way that I have. Ours is an informal dispute resolution service, and I've concentrated on what I consider to be the crux of the complaint. Our rules allow me to do that. And the crux of Mr Q's complaint is around the service received from Barclays when Mr Q was unable to make international payments online.

And having considered all the evidence carefully including Mr Q's testimony and Barclays records and processes, I'm in agreement with our investigator that Barclays have done enough to resolve Mr Q's complaint and don't think there is anything much more of use I can add.

In this case there is no dispute that Mr Q was having problems sending international payments online. What is in dispute is whether Barclays have reasonably done enough to resolve the problem.

Following Mr Q contacting Barclays about this it hasn't been able to identify any systematic issues with its online services and confirmed there are no restrictions on Mr Q's account which could cause any issues with him making online payments. To assist Mr Q in making his payment it advised Mr Q to visit a branch which he did and successfully made the payment he wished to make.

I appreciate that this was inconvenient for Mr Q and not the answer he was hoping for but it was I think a reasonable solution to the issue Mr Q was having in making the payment he wished to make. And without Mr Q being willing to spend more time on the matter or provide

further information or evidence regarding what he's seeing when he attempts to make a payment online – such as error codes - I can't see what more Barclays could do or advise in the circumstances when it was unable to identify an issue at its end.

And so I don't think Barclays have treated Mr Q unfairly in how it dealt with his difficulties regarding making international payments online as it tried to identify what the issue was and when this wasn't possible it provided Mr Q with a reasonable alternative to making the payments he wished to make.

Mr Q says that Barclays website provided inaccurate or incorrect information on the opening hours of its branches resulting in him wasting time and money in visiting branches that were closed.

But Barclays internal notes record that the website Mr Q stated he was referring to - at least initially - for its branches and opening hours was a third-party website. And this being the case any incorrect information provided on there is not the responsibility of Barclays or under its control.

Furthermore, I can see that Barclays have provided Mr Q with the correct web address – as listed in the summary above – on numerous occasions for sourcing local branches and opening times, as well as checking the information displayed on the branches Mr Q has specifically referred to and confirmed the opening times as being correct and the information up to date on its website. And so without any evidence this isn't the case, I can't say that Barclays has made an error or treated Mr Q unfairly here.

And even if at times information hasn't been updated immediately on its website following a change in business operations, I don't think it necessarily follows that the business has made an error that warrants compensation. Things don't always go smoothly, and I think it is reasonable to expect one to accept this and make allowances and time for businesses to update its systems following a change.

But Barclays has agreed that Mr Q was inconvenienced in having to travel to a branch to make international payments and that its service could've been better in places. In particular, Barclays agents failed to return calls when expected and some of the information it provided about its services could've been clearer. In recognition of this Barclays have compensated Mr Q £125 in total.

Mr Q doesn't think this is enough and wants Barclays to compensate him for wasted time and reimburse him for the international payment fees.

I accept that Mr Q was inconvenienced having to attend branch to make his payments rather than online, but there is not enough evidence to suggest this was due to a mistake or a system failure on Barclays behalf and nor is there any evidence Mr Q visited branches of Barclays that were closed due to Barclays misinformation about this and so I'm not persuaded an uplift of the compensation paid so far is warranted.

And regardless of whether Barclays made an error in this regard or not Mr Q chose to use Barclays services to make his international payments which it is entitled to receive a fee for and as such I don't think it would be fair to expect Barclays to reimburse Mr Q for this - a service he requested and received.

I accept Barclays's customer service could've been better in places, but I think the impact of this to be minor and so overall I think £125 compensation in total is fair for any distress and inconvenience caused and so I'm not going to ask Barclays to do anything more.

My final decision

For the reasons I've explained, I've decided Barclays Bank UK PLC have agreed to do to settle Mr Q's complaint is fair and reasonable and I'm not going to ask it to do anything more.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr Q to accept or reject my decision before 30 June 2025.

Caroline Davies
Ombudsman