

The complaint

Mr B complains about Barclays Bank UK PLC (Barclays) after he requested a payment from his account with them.

What happened

At the beginning of November 2024, in preparation to purchase a property, Mr B transferred funds into Barclays and requested four large value payments from his account to his solicitor. The first three were debited successfully and arrived same day, but the fourth was referred to an internal team within Barclays for further contact with the customer.

Barclays attempted to telephone Mr B but had to leave a voicemail; Mr B then called Barclays back in response. Within that call, Barclays checked the payment details, ran through security procedures and agreed to release the payment. By the time it was released, it did not credit his solicitor's account same day, deferring to the next working day which was a Monday, which delayed the property purchase. As a result, Mr B complained to Barclays.

Barclays responded to the complaint and didn't uphold it as they had not identified any bank error. They explained what happened and that they confirmed the payment as genuine on the same day it was requested.

Dissatisfied, Mr B brought his complaint to our service.

Our investigator looked into it and did say that Barclays had not treated Mr B fairly. Specifically, that within the phone call that Mr B made in which he spoke to their payments team, they gave no indication as to timescales for the payment. Accordingly, our investigator recommended Barclays pay Mr B £150 in compensation.

Barclays agreed with our investigator's outcome and recommendation, but Mr B did not, saying the £150 was insufficient in view of what he considered to be the far-reaching impact of the delay, and that Barclays should pay interest he lost out on whilst the funds sat with his solicitor for longer than planned.

Our investigator attempted mediation with Barclays but without success, so Mr B requested an Ombudsman review his 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've considered in detail, all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint. I was sorry to hear that a straightforward money transfer has resulted in a prolonged complaint.

Firstly, an aspect I wanted to address is that it's right for Barclays to have security measures and procedures in place to safeguard customers' accounts and prevent fraud so far as possible. I consider it was reasonable for Barclays to make additional checks and investigate further here, and I find that it was entitled to hold the payment. I'm satisfied that Barclays was following a standard procedure here and I think it was reasonable for it to do so. I don't think it treated Mr B unfairly and I haven't seen anything which makes me think it treated him differently from other customers.

I can understand that the experience was frustrating for Mr B but unfortunately, it's in the nature of checks like this that they do sometimes cause customers inconvenience. But the checks are in place to protect customers and, in the circumstances here, I don't think Barclays' approach was unreasonable.

In terms of any errors, I've listened carefully to the telephone call that Mr B had with Barclays on the Friday evening. Within that call, the payment details were checked and Mr B was verified, and I agree with our investigator that the staff member with whom Mr B spoke gave no indication of timescales for the payment, other than the words 'that's all gone through for you'. Therefore, I do regard this as an omission made by Barclays. That said, throughout the call in question, at no point did Mr B mention how crucial it was that the payment needed to arrive that day, which I would expect the staff member to have responded to accordingly.

What appears to be the crux of this complaint is what Mr B has detailed as the impact of the payment not arriving along with the other payments on the Friday. And one of my considerations is if Mr B had been informed within the call that the payment would not credit on the same day, could he have done anything differently which would have ensured arrival, along with the other earlier payments. And being that the payment was not released until after 7pm, I'm persuaded the answer is no.

In regard to this, I note that in terms of times on the Friday, Mr B made the first payment at 15:34, the second payment was successful at 16:04, and the third successful at 16:15. Mr B then attempted the fourth payment – about which this complaint centres – at 16:32 which Barclays held for checks. They attempted to call Mr B but had to leave a voicemail. By the time Mr B responded, and Barclays conducted the checks they needed to, the payment was released at 19:02. The reason I detail these times is around reasonability. Being in a position where the importance of all the money arriving on the same day was as vital as it was, I would expect to see transfer activity to have started earlier in the day, to allow as much time as possible to deal with the impact of any complications, especially in view of Barclays website wording within their payment section 'There might be delays if we need to speak to you about your payment before we send the money'.

In terms of the time period between the voicemail being left and Mr B responding, I've not seen any evidence to explain this although I do believe that had Barclays' call attempt had been successful rather than voicemail, the payment would have been released earlier thus increasing the chance of it arriving sooner.

Furthermore, whilst I acknowledge no timescale information was given to Mr B within the telephone call, it's not clear to me why Mr B didn't ask about this, or at least mention it – especially in view of the importance of the payment. Finally, I'm not entirely convinced that it's reasonable to expect a payment of that size to credit the beneficiary's account on the same day when it is released as late as it was i.e. after 7pm.

More generally, one other aspect that remains unclear to me is Mr B's decision to send the money from one bank to another and then send the funds in four parts, rather than perhaps sending the money to his solicitor as a total amount, from either the account it was originally held in, or from Barclays.

I am pleased to see that after our investigator liaised with Barclays after the view, whilst Barclays initially maintained their position, they did agree to the investigator's suggestion of £150 compensation.

I agree with the investigator's suggestion that Barclays should pay £150 compensation, which I think appropriately represents their omission in setting payment timescale information. While I have no doubt Mr B will be unhappy with my decision, taking everything into account, I won't be requiring Barclays to reconsider the compensation figure, or address the interest issue that Mr B raised.

My final decision

For the reasons I have given it is my final decision that the complaint is upheld, and I require Barclays Bank UK PLC to pay Mr B £150 in compensation, if they have not already done so.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 14 August 2025.

Chris Blamires
Ombudsman