

The complaint

Mrs H complains about the service she received from Barclays Bank UK Plc (“Barclays”) when she tried to transfer money from her account.

What happened

Mrs H has a current account with Barclays. She is represented by her son, Mr H.

Mr H has authority to manage Mrs H’s account.

In February 2025 Mr H says he was unable to transfer more than £40,000 from Mrs H’s account to his personal account in connection with an investment opportunity. Mr H says he tried to transfer the money using telephone banking. Initially he was told that the transfer was delayed because of a technical issue. Later he was told that the payment couldn’t be made because telephone banking hadn’t been set up for him when he was first given authority to manage the account more than 15 years ago.

Mr H was able to transfer the money in branch. He’s frustrated that he was told going into a branch wouldn’t help as the problem was a technical issue.

Mr H says that the delay transferring the money meant that it was no longer profitable for him to proceed with the investment (he wanted to buy shares in a company). Mr H has provided some screenshots showing changes to the price of the share in the period he was unable to transfer the money. Mr H thinks Barclays should pay him around £15,000 compensation – covering him for the money he says he would’ve made on the investment if he’d been able to transfer the money on time. He says Barclays was told the matter was urgent.

Mr H complains about the contradictory information Barclays told him about the reasons for the delay sending the money. He thinks that if the delay was due to the fact that his authority to manage Mrs H account wasn’t set up properly, Barclays shouldn’t have let him transfer the money in branch. He thinks that was a serious security breach that should be properly investigated and acknowledged.

Barclays offered Mr H £300 compensation for the inconvenience he was caused. It apologised for the problems Mr H had had transferring the money and finding out what the problem was. It also apologised for customer service failings when Mr H complained (Mr H says it took a long time to get a response to his complaint). But it didn’t offer to pay Mr H the £15,000 he said he’d lost out on as a result of what had happened. Barclays said there wasn’t a security breach when Mr H was able to transfer the money to himself in branch. That’s because it said there was no dispute that he had authority to manage Mrs H’s account.

Mr H remained unhappy, so he complained to the Financial Ombudsman Service.

Our investigator looked into what had happened. He said there’s no dispute that Barclays made a mistake in this complaint – Barclays has accepted that it hadn’t set up Mr H’s

delegated authority correctly when it was originally set up more than 15 years ago. So this caused the problem in this case. However, he thought the impact of what had happened on Mrs H (the account holder and Barclays' customer in relation to this matter) was minimal.

Our investigator appreciated that Barclays had offered Mr H £300 for the distress and inconvenience he was caused. But he said that as Mr H wasn't an eligible complainant in his own right in relation to that matter, he couldn't comment on that offer. He also said that Mr H didn't make the investment in the end. So he didn't think it would be fair and reasonable to hold Barclays accountable for a loss that might have occurred if the investment was made.

Mr H disagreed with the investigator and asked for an ombudsman to review his complaint. So this complaint has been passed on to me to consider. Mr H made a number of points that I'll consider below.

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 conclusion as our investigator. I'll explain why.

I'll begin by saying that there's no dispute that Barclays was responsible for the delay in transferring the £40,000 from Mrs H's account to Mr H's account. Barclays says that happened because it didn't set up Mr H's authority to manage the Mrs H's account properly, more than 15 years ago. That meant that while there was no dispute that Mr H had authority to manage the account, the authority wasn't set up in line with all its systems/processes. Mr H has ongoing questions about that explanation. That's because Barclays doesn't have records to cover what happened so long ago, and Mr H has been clear that he has been able to complete transfers from Mrs H's account in the past without incident.

Given the passage of time and lack of available information I can't be certain how Mr H's authority to manage Mrs H's account was originally set up. So I have to make my decision on the balance of probabilities. Having done so I'm persuaded, on balance, that what Barclays has told us is a credible explanation for what happened.

I'll now consider the impact of the delay transferring the money.

I've no doubt that the delay was extremely frustrating for Mr H. He wanted to make a time sensitive investment with the £40,000. However, he decided not to go ahead with the investment in the end. So he didn't suffer a financial loss as result of what happened. Mr H has also told us how annoyed he was by the information he was given about the delay.

While I appreciate the impact of what happened on Mr H personally, I'm afraid I can't consider that in this complaint. That's because the account in question was Mrs H's, not Mr H's. Mr H had authority to manage the account, but the account itself (and the money in it) wasn't his.

As Mrs H is Barclays' customer and is the eligible complainant in this case, my role is to consider what the impact of Barclays' mistake was on Mrs H.

Like our investigator, I think the impact of Barclays' mistake on Mrs H was minimal. Mr H has been clear that she wasn't involved in the transaction personally, and I can't see any direct contact between Mrs H and Barclays about this issue. Nor has Mr H told us about the impact of what happened on Mrs H – the focus of Mr H's submissions have been about the impact

on him. So I think Barclays' apology for what happened is enough to put matters right for Mrs H. I appreciate that Barclays apologised to Mr H after he complained. But I can see why the apology was made to him given that he complained about the issue.

For completeness, I'll make a few extra points in relation to the points Mr H has made. Mr H has said that Barclays should have been more upfront about what the reason for the delay was in this case. I understand how frustrating it was when Barclays wasn't clear about the reasons behind the delay and what he could do about it. But I don't think the reason was immediately obvious to Barclays.

Secondly, I can see that Mr H is concerned that there was some sort of security/data breach when he was able to transfer the money in branch. Having considered the available evidence, I'm not persuaded there was a security breach. There's no dispute that Mr H had authority to manage Mrs H's account. So Barclays was entitled to transfer the money on his authority. As Mr H had access to Mrs H's banking data in relation to this account, I can't see that Barclays was responsible for some sort of data breach either.

Finally I'm conscious that Mr H thinks that Barclays hasn't given us the correct information about his complaint. I understand Mr H's strength of feeling about this matter and appreciate that Mr H questions the detail of what Barclays has said and provided. But I've no reason to question Barclays' overall account of what happened.

Conclusion

I appreciate that Mr H is likely to be very disappointed by this decision. It's clear that he thinks Barclays should be held responsible for the impact of the delay transferring the money - including the impact on him personally. However, I can't consider the impact on him for the reasons set out above. For that reason I will not comment on the £300 compensation Barclays offered him either.

Having considered the impact of what happened on Mrs H, I don't think Barclays needs to do more to resolve this complaint.

My final decision

For the reasons set out above, my final decision is that Barclays Bank UK Plc doesn't need to do more to uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs H to accept or reject my decision before 14 October 2025.

Laura Forster
Ombudsman