

## The complaint

Mr H complains about the service he received from Barclays Bank UK PLC (“Barclays”) when he attended one of its branches to make a cash withdrawal. In particular, he is unhappy with the way one of the staff treated him and felt criminalised and discriminated against.

## What happened

On 17 October 2023 Mr H attended a branch of Barclays with the intention of withdrawing £6,000 in cash. Having an open counter policy limit of £5,000 Mr H was advised anything above this amount had to be pre-ordered and that this policy couldn’t be changed for Mr H. As an alternative it was suggested that Mr H could withdraw £5,000 and then transfer the remaining £1,000 using the self-service machine. Mr H agreed to the £5,000 cash withdrawal.

It was noticed that £3,000 had just been transferred into his account and Mr H was asked some questions regarding the withdrawal including what the funds were for and who Mr H was paying. Mr H was frustrated by this and reluctant to answer these questions as he didn’t understand why he needed to disclose this information and was under time pressure with his wife being in labour but confirmed the money was to pay a contractor. Mr H has acknowledged that some of the language used in branch was offensive but that it wasn’t directed at anyone in particular.

Barclays branch manager says they came out to talk to Mr H and explain that any withdrawal over £5,000 had to be ordered and offered to order the money for him. They went back in so that the cashier could return to complete the transaction and say at this point Mr H became difficult again refusing to answer questions or be verified.

Mr H says the branch manager told the cashier that they can’t give him the money as his answers didn’t add up. Mr H says they were unhappy with his explanation regarding money coming into his account and felt that his behaviour had been unreasonable since he entered the branch.

Barclays internal notes record that Mr H refused to answer all the security questions.

While in branch Mr H called Barclays and explained what had happened and stated that he wanted to arrange to get his cash the following day and wanted to raise a complaint as he believed he’d been discriminated against. Mr H was transferred to a manager who took down the details of what happened and said they’d call them back following talking to branch.

They called Mr H back and confirmed they could provide him with the £6,000 in cash the following day as notice has now been given which Mr H agreed to. As Mr H was still frustrated and upset by the whole experience and believed the branch version of events was contradictory the staff member offered to raise a complaint, but Mr H declined this due to lack of time. Mr H believes that because he was told he could initially withdraw £5,000 and then subsequently declined this that it was implied he was acting fraudulently and that there

were no grounds to be suspicious and that Barclays branch manager had discriminated against him.

Mr H returned to branch on 24 November 2023 seeking an apology from the branch manager and a concern was logged. Mr H spoke to a customer care leader and they explained the process regarding the withdrawal of cash and security again and Mr H left. Mr H was dissatisfied with this as he believes the concern logged did not accurately represent the situation and so a formal complaint was raised 10 April 2024.

Barclays didn't uphold Mr H's complaint as it said the feedback from its branch doesn't align with his allegation of discrimination. Barclays say its manager tried to explain why he couldn't withdraw the £6,000 but Mr H wouldn't give them a chance and was shouting and using inappropriate words. Barclays say it was this and Mr H's failure to answer some of the security questions regarding the origin of the funds meant it wouldn't give him the money requested and that it was following its procedures to ensure both customers and its staff are protected.

Mr H was dissatisfied with this and brought his complaint to this service. Mr H says that Barclays branch notes about what happened are not accurate and alleges that the records have been falsified as they record that Mr H was refused the funds as they weren't pre-ordered and not because of suspicious/fraudulent activity by Mr H.

Mr H says the branch manager's body language and approach to the situation was very antagonising causing him to become frustrated and that initially he was shouted at through a secure letter box where other customers could hear. And despite informing the cashiers that he was in a rush as his wife was in labour it took over five minutes for the branch manager to come speak to him.

Mr H disputes that he refused to answer the security questions and is unhappy that it was implied that he was engaged in fraudulent behaviour. Mr H wants an apology for the discriminatory behaviour of the branch manager and compensation in the thousands. Mr H is also unhappy with the investigation carried out by Barclays regarding his complaint and the time it took to provide him with a final resolution.

One of our investigators looked into Mr H's concerns and after considering all the evidence available thought on balance that Barclays hadn't done anything wrong. They thought it was unlikely that Barclays staff would falsify records and that Mr H was refused his withdrawal request due to him failing to answer security questions in-line with Barclays internal process regarding verification and his aggressive behaviour, rather than due to any discrimination by the branch manager.

Mr H disagreed. He says he formally raised a complaint in November 2023 and that in it he clearly identified that the "operations manager" had discriminated against him and that because they have been described as the "branch manager" this highlights his complaint having not being thoroughly reviewed and has spent hours on the phone attempting to log his complaint.

With the consent of Barclays Mr H was provided with its internal records that were submitted to this service as evidence and says there are a number of inaccuracies such as the amount of money he requested and the absence of Barclays documenting his visit in November and that this is a troubling indicator of how key evidence has been sidelined. Mr H requested 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.

Firstly, it might help if I explain here that my role is to look at problems that Mr H has experienced and see if Barclays has made a mistake or done something wrong. And if it has, decide what it needs to do to put things right for Mr H. And while I do take relevant law and regulation into account when arriving at a decision, my remit is focused on whether I feel a fair and reasonable outcome has occurred. Only a court could make a finding as to whether a business breached its duty under the Equalities Act or acted unlawfully as Mr H has submitted here.

And where there is a dispute about what happened – as in the case here – I've based my decision on what I think is more likely to have happened.

Mr H believes Barclays staff discriminated against him by not giving him his money as there were no grounds for suspicion and it was implied he was involved in fraudulent behaviour. He says this is evidenced by the fact that he was told he could get £5,000 but then during the process of this being actioned the cashier changed their mind following the branch manager interfering.

And having considered everything carefully – I'm in agreement with our investigator – and think that the reason Mr H was declined the withdrawal of funds from a Barclays branch was due to a combination of his behaviour and Barclays staff not being satisfied he'd answered all the security questions, rather than there being any discrimination.

I should make it clear here I don't have the power to tell Barclays how it needs to run its business and I can't make Barclays change its policies or processes – such as how much money customers can withdraw in cash from a branch or what security or fraud prevention checks are deemed necessary when this happens. These are commercial decisions and not something for me to get involved with. Nor can I say what procedures Barclays needs to have in place to meet its regulatory obligations. We offer an informal dispute resolution service and we have no regulatory or disciplinary role.

That said I don't think it was unreasonable for it to have procedures in place – in this case asking questions regarding a large cash withdrawal - to ensure the transactions are legitimate and it meets its regulatory requirements. As I'm sure Mr H understands this is needed not only to protect businesses against criminal activity, but also their customers. I've seen Barclays procedure around this and I'm satisfied that its staff followed this correctly and haven't treated Mr H unfairly with the questions asked.

I appreciate from Mr H's perspective there were no grounds for suspicion regarding the money coming into his account and the subsequent request for a cash withdrawal as it was coming from family members who he was on this occasion trying to assist and nothing fraudulent or illegal was happening. But Barclays staff don't know this. All they can see is a large transfer coming in and Mr H's request to withdraw this in cash while being clearly agitated and being under some time pressure and reluctant to provide full answers to which I think are reasonable questions.

I appreciate Mr H was under a lot of stress at the time and feels the refusal of his withdrawal implied he was involved in some sort of fraudulent activity, but the actions Barclays staff took is in-line with its regulatory obligations and ultimately, it took this action to protect Mr H's interests, so I don't think Barclays have acted unreasonably or treated Mr H unfairly here.

Furthermore, Mr H has himself admitted he used profanities and although I accept this was due to frustration and time pressures due to his personal circumstances and may not have been directed at Barclays staff – this is still a display of aggressive behaviour creating an environment where staff and customer's might feel fearful. And as Barclays do have a duty to protect both its staff and customer's and I don't think it is unreasonable in such situations that Barclays refuse to serve a customer.

And so on balance I think it's more likely that Barclays refusal to give Mr H his money was due to a combination of Mr H's behaviour and Barclays staff not being satisfied with the answers to their questions rather than anything else especially when Mr H was given the option to withdraw £5,000 in cash and to get the rest from a machine. This suggests to me that the staff were trying to assist and only refused Mr H's request when the situation escalated – possibly due to the pressure Mr H was under.

Finally, I accept how strongly Mr H feels about his complaint and so I want to address his concerns that his complaint hasn't been investigated properly and that there have been inaccuracies in information provided. Mr H says he raised a complaint in November 2023 and that in it he clearly identified that the "operations manager" had discriminated against him and that because they have been described as the "branch manager" this highlights his complaint having not being thoroughly reviewed.

But Mr H is the one that described the branch manager as an "operations manager" and I note that Mr H used both titles throughout his calls with Barclays, so I'm not persuaded that this shows his complaint was not thoroughly reviewed.

Furthermore, I don't agree that Mr H's November 2023 visit wasn't documented as his visit was documented in November and a concern was raised as outlined in the background above. And I don't agree there are inconsistencies with amount of money he requested either, as both £6,000 and £5,000 were requested and declined but for different reasons. One due to policy and one due to not satisfying security and Mr H's behaviour. I believe this is just a case of the two amounts being used interchangeably like the manager's title.

I want to assure Mr H that I have looked at all the information provided as well as listened to the call recordings between Mr H and Barclays staff and although I accept that Barclays version of events might not match Mr H's recollection exactly, I'm satisfied the material facts are the same. And so it follows that as I don't think Barclays have made an error or treated Mr H unfairly, I do not uphold this complaint.

### **My final decision**

For the reasons I've explained, I've decided not to uphold Mr H's complaint against Barclays Bank UK PLC.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 18 September 2025.

Caroline Davies  
**Ombudsman**