

The complaint

Mr D complains that Barclays Bank UK PLC delayed in carrying out money transfers.

What happened

Mr D wrote several letters to Barclays, starting on 22 January 2025, requesting that it transfer £3,000 to his letting agent. This was to pay for repairs to his property so that he could let it out. Barclays responded to one letter asking for his sort code and account number. Mr D provided this but still Barclays failed to carry out the transfer. He was unable to carry out an online transfer and has limited access to telephone communication. He was eventually able to make a transfer to his son over the telephone but says that this was a one-off.

Subsequently Mr D made several requests, again by letter, to transfer a further £500 to his son. Barclays failed to carry out the transfer.

In his complaint to Barclays Mr D said he was losing out on rental, council tax payments, water rates, electricity standing charge and recorded post and phone call charges.

Barclays has admitted failing to action the transfers for Mr D. It paid him £75 compensation.

On referral to the Financial Ombudsman Service, our Investigator said that Barclays should pay Mr D a further £125 for the initial failure and a further £50 for the failure to transfer the money to his son. They did not think however that Barclays should pay compensation for loss of rent. This is because repairs were ongoing and hadn't completed at the time of carrying out the transfer.

Barclays agreed the compensation figure, and it has now transferred the additional money to Mr D's son, as requested. He has continued to assert that he has made a loss because the money he was transferring was a payment for the repair works to his property so it could be let out.

The matter was passed to me for an Ombudsman's consideration.

I requested that Mr D provide further evidence of his loss of rent, and other costs, particularly confirmation of the date the property was let. I'll deal with his response in my findings 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.

I can understand that Mr D was in a difficult position. He needed to transfer money to his letting agent but had no internet access and limited access to the phone. So, he had to carry out the transfer by letter.

Mr D sent letters on 22 January, 3, 10 and 17 February 2025. All of these letters were sent recorded delivery. He also made some telephone calls chasing up. I understand that

Barclays admits receiving the letters and I see that on 5 February it wrote to Mr D asking him to provide his account number and sort code. However the letters got mixed up with information concerning earlier complaints, so the requests to transfer were missed. Mr D managed to make the transfer, as an alternative arrangement, to his son on 6 March 2025.

I understand Mr D's difficulties in getting the money transferred so he could carry out repairs to his property with a view to letting it. Barclays was aware that the payment was to a letting agent so it would have been reasonably aware that Mr D was letting his property.

I understand from the email from the letting agents that as of 11 March 2025, repair works were progressing.

I asked for Mr D to provide evidence from the letting agent that they could only start the repairs when they had received the £3,000. He hasn't provided that. My request was for additional evidence, not evidence he has previously provided. Though I think it fair to assume that the agents needed payment before commencing any extensive repairs, I can't assume, without evidence, that they weren't prepared to start the repairs before 11 March.

But more importantly if I was to hold Barclays liable for any loss of rent, I would need to be persuaded that this arose solely due to the delay in transferring the money. To that end I needed to know when/if the property was successfully relet, and what the rental was. I'm aware that there can be a lot of issues in getting a property ready for letting. I understand that Mr D considers this to be irrelevant so he hasn't supplied the necessary evidence. So unfortunately, I'm not persuaded that Barclays' delay was the sole cause of the property not being relet. Under the circumstances, I don't propose to require Barclays to pay any rent or associated losses.

However because this was a difficult situation for Mr D, I do think that compensation for distress and inconvenience of more than we would normally award in such a case is appropriate. So in respect of the failure to carry out the original transfer, Barclays should pay an additional £125.

As regards the further transfer of £500, again I think Barclays delayed in carrying this out. I understand this has now been done, so I think the proposed compensation of a further £50 is fair and reasonable.

Going forward Barclays has suggested that Mr D uses a third party like his son for future transfers. This might require setting up a power of attorney. Though I further understand from Mr D that his situation might be changing in the near future so he may not need to make those arrangements.

Putting things right

Barclays should pay a total of £250 compensation. That means that it should pay a further £175 compensation. For the avoidance of doubt this is on top of the £75 I believe it has already paid.

My final decision

I uphold the complaint and require Barclays Bank UK PLC to provide the remedy set out under "Putting things right" above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 12 November 2025.

Ray Lawley
Ombudsman