

## **The complaint**

Ms C complains about Barclays Bank UK PLC (Barclays) after she sent an international payment from her account with them. Ms C says this caused her significant stress, disruption and inconvenience.

## **What happened**

In late February 2025, Ms C used Barclays' internet banking service to send a payment from her GBP bank account with Barclays to a USD account with a bank abroad. Barclays held the payment for further checks and Ms C telephoned Barclays and after checks were completed, was told the payment would be released.

Noticing that the payment had not left her account as expected, Ms C called Barclays again and was incorrectly advised to send a replacement payment, which she did. Due to Barclays processing of the internal payment twice, two payments were sent.

There followed a significant amount of communication between Ms C and Barclays including Barclays asking Ms C to request the return of one of the payments, rather than Barclays attempting a recall. Remaining unhappy with the situation and Barclays handling of the issue, Ms C complained.

Barclays looked into the complaint and spoke with Ms C and went through what happened, agreeing a bank error had occurred. In terms of compensation, Barclays offered £30 for call charges, £29 for an international payment fee, and £150 for the distress and inconvenience they caused. Ms C rejected this outcome and asked that her complaint be escalated. Barclays then issued a final response letter to Ms C in which they detailed the events and upheld the payment aspect. As compensation, they credited Ms C with a total of £2,119 comprising a goodwill gesture of £1,890 (the amount of one of the payments), £29 for the payment fee, and £200 for distress and inconvenience.

Remaining unhappy, Ms C continued with the complaint with our service which an investigator looked into, liaising with Barclays as appropriate. Soon after, Barclays offered to increase the amount for distress and inconvenience from £200 to £300 but Ms C said that figure should be between £1,200 and £1,500 to fully represent what she had been through and the hours she had lost, including the impact on a holiday which Ms C was on at the time. Additionally, Barclays said that if Ms C could provide evidence of call charges abroad, they would like to refund these too.

Our investigator issued their view in which they thought Barclays amended offer was fair however, Ms C rejected this saying the compensation was insufficient for what had happened to her, the impact on her holiday was severe, and Barclays' complaint handling was inadequate. Accordingly, Ms C requested an ombudsman review her 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'm aware I have only summarised the circumstances of Ms C's complaint above. So, I'd like to reassure her that I have read and considered everything she has told us in full. And I hope the fact that I do not respond in a similar detail here will not be taken as a discourtesy.

I appreciate how strongly Ms C feels about her complaint. Although I may not mention every point raised, I have considered everything that has been submitted but limited my findings to the areas which impact the outcome of the case. This just reflects the informal nature of our service.

Firstly, I wanted to address Ms C's comments about her experience with Barclays' complaint handling process in that it's not a complaint point this service can address. It is not for us to tell a business how to operate and complaint handling is not a regulated activity. Our role is to look at the circumstances of an individual complaint involving regulated activities to decide if a business has acted unfairly. Linked to this, I also want to acknowledge Barclays' ownership of their payment error and their attempts to fairly compensate.

In view of Barclays' apologies, and my addressing the complaint handling aspect, I turn now to what I consider to be the crux of the complaint which is the dispute over compensation. It's encouraging to note that Barclays did attempt to compensate, then subsequently made amendments to that offer, but I acknowledge that the compensation figure alone remains far from the starting figure that Ms C has suggested.

Ms C has spoken at length about the impact on her, and her holiday, of the situation, and I thank her for her honesty about a time period which was clearly negatively affected. And therefore, I can see that the payments issue would have caused her distress. I have looked at the increased compensation figure of £300 alongside the £29 payment fee refund, the significant goodwill gesture of £1,890, and Barclays' offer to refund call charges. And after consideration, taking everything into account, while I appreciate monetary compensation can't always rectify what happened, I'm satisfied that the amount Barclays has paid to Ms C fairly recognises the impact of its involvement in this matter.

It's likely Ms C will be disappointed with my decision, but I would assure her that I have thought carefully about everything that has been presented to me.

### **My final decision**

For the reasons I have given it is my final decision that the complaint remains upheld, and I require Barclays Bank UK PLC to ensure they have paid Ms C total compensation of £300.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms C to accept or reject my decision before 7 November 2025.

Chris Blamires  
**Ombudsman**

