

## **The complaint**

Mr M complains how Barclays Bank UK PLC (Barclays) processed an ISA transfer he requested.

### **What happened**

In late November 2024, Mr M requested with another provider who I'll refer to as X, to transfer, on maturity, his Barclays cash ISA to a stocks & shares ISA with X. This was rejected, then re-attempted at a time in which Mr M made contact with Barclays. A number of days later, the transfer was processed successfully and credited to Mr M's ISA account with X.

Unhappy with what happened to the ISA transfer and the delay, Mr M logged a complaint with Barclays, and also complained to X.

Barclays investigated the complaint, and spoke to Mr M explaining what had happened, following it with a final response letter. Barclays said the transfer was rejected because of an error in the subscription amount given, and when this was corrected and the transfer re-requested, the ISA transfer was successful. Barclays added that there wasn't any evidence that they had made a mistake.

Remaining unhappy with Barclays's response, Mr M brought his complaint to our service.

X also responded to Mr M and held Barclays responsible for the subscription amount error, although as a gesture of goodwill, they credited Mr M with £100.

Our investigator looked into the complaint and didn't think Barclays needed to take any action. Whilst they laid out what had happened to the ISA transfer request including the rejection, our investigator said they were unable to establish that Barclays had a significant role in the small delay.

Mr M disagreed with the investigator's outcome expressing his desire to get to the bottom of exactly what happened, and who was responsible. Accordingly, Mr M 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.

As an informal dispute resolution service, we are tasked with reaching a fair and reasonable conclusion with the minimum of formality. In doing so, it is not necessary for me to respond to every point made – and I'm aware I have only summarised the events above - but to consider the circumstances of the complaint as a whole.

Having done so, I've reached a similar overall conclusion as the investigator. I know Mr M will be disappointed as I can see how strongly he feels about the complaint and what he has been told by Barclays and X. If I don't mention any specific point, it's not because I failed to take it on board and think about it, but because I don't think I need to comment on it to reach what I think is a fair and reasonable outcome. No discourtesy is intended by me in taking this approach.

It is always regrettable when we see an everyday simple process like transferring an ISA result in a protracted complaint. It's our role to identify if a business has made a mistake and if so, look at the impact this has had on the consumer.

I thank Mr M for the significant amount of information he has submitted to our service to show that Barclays should shoulder some responsibility for the ISA transfer issue. And I'd like to reassure Mr M that I've looked over everything that has been submitted by all parties including information about which I needed clarity, that I requested from Barclays after the case was passed to me.

After review, I do share some of Mr M's frustration that the exact root cause of the ISA transfer issue has not been established. That said, I'm persuaded that a contributing factor was connected to amounts quoted although I've not seen specific evidence that puts me in a position to apportion responsibility for that aspect.

Overarching this complaint is the ISA transfer timescale as set out by the UK Government. This stipulates that ISA transfers should take no longer than 15 working days for transfers between cash ISAs, and no longer than 30 calendar days for other types of transfer – which this is, with it being cash to stocks & shares. In view of the fact that Mr M's transfer was completed well within the 30 working day timescale, it is one of the reasons that it would not be fair to ask Barclays to take any action here.

In conclusion, I do sympathise with Mr M's position, including the lack of a definitive answer to his questions about the mechanics of the transfer he requested, and while he is likely to be dissatisfied with my decision, I can't find sufficient proof with which to hold Barclays responsible for what happened within Mr M's ISA transfer request, and the slight delay. Therefore, it would not be reasonable to ask Barclays to do anything further.

### **My final decision**

For the reasons I have given it is my final decision that the complaint is not upheld.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 5 February 2026.

Chris Blamires  
**Ombudsman**