

The complaint

Mr M complains Barclays Bank UK PLC hasn't sufficiently compensated him for the distress and inconvenience he was caused as a result of receiving emails he shouldn't have.

What happened

Mr M used to have a current account with Barclays – he says this was over six years ago.

In August 2025 Mr M says he received an email from Barclays. He says he called Barclays to find out whether or not the email was genuine – he was concerned it might be a phishing attempt – and was told he'd have to go into branch. He says he'd already done so and had been told the email wasn't genuine. He says he went back to branch again and was told the email was genuine on his second trip. He also says he received a second email.

Mr M says he tried to complain about what had happened, but that Barclays initially wouldn't log a complaint. He says Barclays subsequently did so and offered to pay him £50 in compensation. Because he wasn't happy with Barclays' response, including the fact that Barclays hadn't agreed to pay transport costs he says he incurred going into branch twice, Mr M complained to our service.

One of our investigators looked into Mr M's complaint and said that they thought the compensation he'd been paid was fair. They didn't, therefore, recommend that his complaint be upheld. Mr M wasn't happy and asked for his complaint to be referred to an ombudsman for a decision. His complaint was, as a result, passed to me.

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.

Our investigator has already explained why the agent who Mr M spoke to suggested he go into branch in order to check whether or not the email(s) he'd received were genuine. I appreciated that this was inconvenient for Mr M and that he says he incurred transport costs, but Mr M hasn't provided evidence that shows the transport costs he incurred (the evidence I've seen is undated) and I'm satisfied that the compensation Barclays has already paid is fair given the impact this had on Mr M. I've considered the historical context as far as Mr M is concerned when coming to this conclusion. In the circumstances, I agree that this isn't a complaint that we can uphold.

My final decision

My final decision is that I'm not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 20 March 2026.

Nicolas Atkinson
Ombudsman