

The complaint

Mr T complains that Barclays Bank UK PLC charged him for an international transfer when his app said that no charge was payable.

What happened

In late September 2025, Mr T carried out an international transfer on his banking app. The app confirmed to him that no charges were payable so he was disturbed to find that he was later charged £6. He had previously made similar transfers and not been charged.

Barclays said there was no error on its part. Its website sets out clearly the charges applied for international transfers. It provided screenshots to show what Mr T should have been presented with which it said showed he would have accepted the charges.

Mr T provided screenshots of his app to show no charge was payable, although that could have meant that he had opted to have charges deducted from the payment. Barclays maintained its position but did agree to refund the charge.

Mr T provided a video to us of his making an application which showed, at the end of the process that no charges were payable, although he was still charged the £6 fee.

On being shown that, Barclays advised that it had found a technical issue with payments to that particular country being made via Barclays Mobile banking. It refunded the other £6 charge.

Our Investigator proposed that in addition Barclays compensate Mr T with £50 for the distress and inconvenience caused to him. It accepted this.

Mr T didn't accept this – he felt that a much higher award of compensation was warranted,

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

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.

With regard to the charges imposed by Barclays, as far as I'm aware most banks impose similar charges for international transactions. So when Mr T advised that he wasn't aware of the charge, it was reasonable in my view for Barclays to explain its process. From the information available to the advisers and from the dummy process this gave information on the app that invited the customer either to accept the overseas bank charge, or for it to be deducted from the payment.

I think also that the explanation given in respect of not previously being charged, that Mr T may have accepted the option of the charge being deducted from the payment, was reasonable. But, as it turned out in this case Mr T was able to provide a video of his carrying out a transaction, which Barclays then accepted showed that there was a technical issue

with payments to that particular country.

In his complaint, Mr T told us the issue of personal; compensation was secondary. However as our Investigator has explained, our function is to resolve individual disputes. I can't make findings that the charges were fraudulent or illegal. So a compensatory award is all I can consider. And although I accept that Mr T was unhappy that Barclays didn't accept what he was saying to it, as our Investigator has said, I can't make an award in respect of how it handled his complaint.

So I have to decide what the appropriate award of compensation is. I note that Mr T feels it is in the range of £300 to £750. But I have to consider what the loss was, which was £6, and which was repaid by Barclays on 13 November. I'm aware that Mr T was charged a second £6 though this was when he made a transaction to demonstrate that the charge shouldn't have been made.

I acknowledge that Mr T believes his claim for compensation should be much higher than that proposed by our Investigator. But I have to bear in mind that Mr T had already had his original charge refunded. So in that sense the claim was resolved, and Mr T wanted to pursue his complaint in order to have findings made against Barclays in respect of the legality of its charges.

Taking that into account, I think for the distress and inconvenience Mr T suffered in having to prove his case the proposed award of compensation of £50 is fair and reasonable.

Putting things right

Barclays should pay Mr T £50 compensation.

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 T to accept or reject my decision before 12 March 2026.

Ray Lawley
Ombudsman