

The complaint

Miss G complains about how Barclays Bank UK PLC treated her after she was informed of an error.

What happened

Two years after Miss G closed her accounts with Barclays, they wrote to her to advise they had made an error and needed to refund her £63.98. The letter gave instructions as to how Miss G could receive the refund, which Miss G followed but incorrectly provided her closed Barclays bank account details.

A matter of days later, on 24 November 2025, Miss G contacted Barclays to tell them of the mistake and give them details of a bank account held elsewhere. Barclays said they would make the payment within 30 days of Miss G's submission of correct account details, but due to the service Barclays provided within her communications to them, Miss G logged a complaint with Barclays.

Miss G chased the complaint several times and on 10 December 2025, the funds were successfully credited. Miss G had made Barclays aware of a disability and that she was a vulnerable customer, ideally wanting Barclays to make adjustments to their response to her complaint. In total, Miss G made over 25 calls to Barclays about the complaint, and in January 2026, Barclays issued Miss G a final response letter in which they did not uphold the matter.

Regarding the payment, Barclays said that despite incorrect details being provided initially, they credited the funds within their promised timescale of 30 days. And regarding the complaint, they provided a final response within the eight-week timescale stipulated by the Financial Conduct Authority (FCA), plus within their investigations, Miss G was referred to their 'Specialist Relationship Support team'.

Dissatisfied, Miss G brought her complaint to our service saying she had been treated very unfairly in view of her circumstances, and poor and conflicting information had been supplied by Barclays. The impact of this was severe in terms of stress, and all the wasted time she had spent in contact with Barclays, and that a compensatory gesture is appropriate.

Our investigator looked into the complaint and said Barclays had not acted unfairly or unreasonably. Our investigator said Miss G did not need to chase up the complaint, and so frequently, especially in view of the fact the money was credited successfully within the promised timescale. Finally, our investigator said that as Barclays responded to the complaint within regulatory timescales, and did refer Miss G to a specialist team, they could not recommend that Barclays needed to take any action.

Miss G disagreed with this outcome and requested an Ombudsman review her complaint saying this was about how she had been treated by Barclays, and her feeling they had not made any efforts to consider her circumstances or vulnerability. Accordingly, the matter has been passed to me as an Ombudsman.

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've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint. Having done so, and while I recognise this will come as a disappointment to Miss G, I have decided not to uphold the complaint for broadly the same reasons as the investigator.

I want to start by saying how sad I was to hear that this complaint had the impact Miss G described. It's important that our service identifies any errors or failings that Barclays are responsible for, and aim to put Miss G back in the position she would be in if they had not occurred.

One aspect which I want to reiterate that our investigator made Miss G aware of in an email is that complaint handling isn't a regulated activity, as per rules laid down by our regulator the FCA. Therefore, I can't comment extensively about how Barclays handled Miss G's complaint.

That said, in terms of errors or failings, I must acknowledge the absence of both when faced with two facts of this complaint which are that once they were given correct account details, Barclays credited the refund well within the timescale they promised, and in terms of the complaint, Barclays responded within the 8-week timescale.

Additionally, I agree with our investigator's point that instead of issuing any form of warning in response to what could arguably be described as Miss G's excessive contact, Barclays chose to try and help Miss G in each of her interactions. The above facts combined with Barclays' approach to Miss G's contact do show in my opinion that Barclays made sufficient efforts towards Miss G.

Overarching what I've said above are the points around this refund being unexpected, and that Miss G continued to contact Barclays for updates even after the funds had been successfully credited. I acknowledge the personal circumstances Miss G has told our service about which made this period of time particularly difficult, but as our investigator said, it was Miss G's decision to make contact with Barclays so frequently. And I'm minded that that not all of the calls were necessary. I can't say with any certainty that Miss G's volume of calls assisted Barclays in their investigations; as our investigator referenced, there are occasions in which unnecessary contact can have a detrimental impact on a firm's complaint investigation progress.

I know Miss G feels very strongly about this complaint, and that a compensation payment is warranted due to how she feels Barclays treated her. But I find they operated within timescales, tried to help Miss G with each interaction, considered her circumstances and vulnerability - making a referral to an appropriate support team - and followed process.

While I have no doubt Miss G will be unhappy with my decision, taking everything into account I think Barclays have acted fairly and reasonably, so I cannot ask them to take any further action towards Miss G.

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 Miss G to accept or reject my decision before 20 May 2026.

Chris Blamires
Ombudsman