

The complaint

Mr H complains Barclays Bank UK PLC provided poor service following a cash deposit he made to his current account in a branch.

What happened

Mr H attempted to pay £400 in cash into his account. Only £390 was credited so he approached the staff in the branch for help. Mr H says the member of staff discussed the matter in front of another customer and said “we have to make sure you aren’t bringing fake notes in.” This left Mr H feeling embarrassed and concerned his reputation might have been damaged if overheard. Then when Mr H tried to raise a complaint with Barclays, he said the service he received over the phone was poor.

Barclays responded to say it accepted Mr H had received poor service. Both in the branch and when he tried to raise his complaint over the phone. It paid Mr H £100 as an apology. Mr H wasn’t happy with this response. So, he referred the matter to our service.

An Investigator considered the circumstances. She said she felt Mr H had received poor service and that what Barclays had offered wasn’t enough to recognise the distress and inconvenience caused. She recommended Barclays pay a total of £300 to Mr H.

Mr H accepted our Investigator’s recommendation. Barclays didn’t, it felt the £100 was sufficient in the circumstances.

As Barclays didn’t agree, the complaint was passed to me to decide. I issued a provisional decision. I’ve set out my findings again below and they form part of this decision.

Provisional findings

I’ve considered all the available evidence and arguments to decide what’s fair and reasonable in the circumstances of this complaint.

I understand the underlying matter of the cash deposit was resolved straight away. So, what remains for me to consider is the service Mr H received when he tried to complain about the way he’d been made to feel in relation to the cash deposit itself.

Barclays accepts that the service Mr H received in the branch and over the phone was not the standard it’d usually expect. And I agree that the comment made in branch was ill-advised, particularly in front of another customer. But I don’t find it likely the branch staff were directly accusing Mr H of paying in counterfeit bank notes. So, while I understand why Mr H found the comment upsetting, Barclays has apologised for this in its final response letter and said feedback had been provided to the staff member in question – which I find appropriate in the circumstances.

Mr H said when he contacted Barclays about the complaint, firstly the matter was closed without a promised call back and when Mr H called to chase this up, the staff member could be heard laughing with colleagues - not realising the call had been connected. Barclays said

in its final response it was upholding these issues; despite not having been able to listen to the call where Mr H said the member of staff had been laughing.

Barclays has since provided a copy of two calls between Mr H and the bank on 10 December 2025, and I've listened to them. I've found both these calls were handled appropriately. I acknowledge that Mr H refers to a third call that took place that day. Barclays said in its final response it accepted what Mr H had said about the call where the advisor was heard laughing, but now says it can't locate a third call. But I don't think this changes the overall position.

I say this because Barclays has already accepted in its final response that Mr H received poor service in relation to the calls he made to Barclays about the branch visit. And I agree that Mr H has received poor service from Barclays in the branch and over the phone, based on its admission in the final response. Barclays apologised for these issues in its final response and offered £100. I know Mr H feels strongly that the comment in the branch had the potential to damage his reputation and affect his job prospects in the local area. But I haven't seen anything to suggest there was, in fact, damage to Mr H's reputation because of the comment made in the branch. Nor do I consider it fair or reasonable to award compensation for distress and inconvenience for something Mr H says could have happened. And, taking into account what happened in the branch and the service Mr H received over the phone – including what Mr H says about the staff laughing – I find the apology and £100 is fair and reasonable in resolution of this complaint.

So, while I'm sorry to disappoint Mr H, I intend to find the £100 Barclays has already paid him is fair and reasonable in the circumstances of this complaint.

Responses to my provisional decision

Mr H replied to say he was unhappy with my provisional findings, particularly as he felt I was biased in favour of Barclays.

Barclays said it had nothing further to add.

As both Mr H and Barclays have responded prior to the deadline we set, I can continue with my decision.

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 sorry Mr H feels I've been biased. But I set out in my provisional findings why I didn't think Barclays needed to pay additional compensation to Mr H. And although Mr H is unhappy, he hasn't provided any new information for me to consider.

As neither party has provided anything further for me to consider, I see no reason to depart from my provisional findings.

I remain satisfied the £100 Barclays has already paid Mr H is fair and reasonable in the circumstances of this complaint. So, I don't require Barclays to do anything further.

My final decision

For the reasons I've explained, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 6 May 2026.

Eleanor Rippengale
Ombudsman