

## **complaint**

Mr S complains that Barclays Bank Plc ('Barclays') didn't complete international transfers from his Barclays account to his account with a third party bank ('Account C'). He's also unhappy that it didn't close his account when he asked it to.

Mr S says the money he wanted to transfer was to be used to pay for his daughter's wedding. He says that because he missed the deadlines for paying deposits, he lost around £3,000 as a result of cancellations.

Mr S would like his account closed together with compensation for his losses.

## **background**

Mr S tried to transfer money from his Barclays account to Account C in July and September 2015. The transfers were unsuccessful and Mr S complained about these to Barclays.

Barclays said it stopped the transfers on both occasions because it has to take steps to prevent fraud. But it accepted it could have dealt with Mr S's complaints better and it paid him compensation for this (£150 and £25 respectively).

In September 2015, Mr S wrote to Barclays to close his account but it failed to act upon his letter, so the account remained open.

Our adjudicator thought that Barclays should pay Mr S another £100 for not closing his account when he asked. But she didn't think it should pay any more money for the problems with the transfers and said that Barclays weren't acting unfairly by making fraud checks.

Mr S isn't happy with this and asked for someone to look at the case again. In summary, he wants more compensation for what Barclays has done.

## **my findings**

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

### *the transfers*

I think Barclays' customer service could have been better here. When Mr S complained about the first transfer attempt in July, it wrongly told him that his account was inactive. And it promised him a call back but didn't do so. It wasn't until the letter of 6 August 2015 that it provided Mr S with the correct explanation as to why his transfer failed.

Barclays has acknowledged that it didn't provide the service it should have when Mr S raised concerns about the first transfer. But I can see that when it responded to his complaint it did explain to him that it has to verify the customer in order to prevent fraud. So he was placed on notice that checks would be required should he attempt the transfer again.

Mr S attempted the transfer again on 1 September. It was unsuccessful – and for the same reasons as previously. The Barclays relationship manager called Mr S in order to verify the transaction. He was unable to do so. And when he called again, it appears that Mr S became frustrated with the process. So verification of the transaction wasn't completed – and the transfer wasn't made. But from what I have seen this wasn't Barclays fault - Mr S was aware that he would need to verify the transaction and it seems he didn't follow the steps to do this.

I don't think that Barclays has acted unfairly by wanting to check large transactions with its customer. It is entitled to do so to prevent fraud. And although its customer service could have been better the first time around I think the £150 it paid Mr S for this is fair.

#### *closure of the account*

Mr S wrote to Barclays in early September 2015 asking to close his account. Barclays says that it didn't receive the letter. Mr S provided us with postal tracking details which showed that the letter was delivered and signed for.

I think Barclays probably received the letter Mr S sent requesting closure of his account. So it should have taken immediate steps to arrange this. And I note that it has now agreed to pay Mr S an additional £100 in compensation for this delay. It has also now closed his account.

I acknowledge that Mr S feels strongly that Barclays has caused him even more financial losses. I am sorry to hear about the problems he had with the arrangements for his important event. But I just can't be sure that any errors led to the loss of the contracts he told us about. Mr S hasn't provided us with strong evidence to show this.

I do think Barclays provided poor service to Mr S both following the first transfer and when he wanted to close his account. And I think its offer of £100 - together with the £175 it has already paid in acknowledgement of its failures - is a fair way to resolve the complaint. I don't think it should be asked to pay any more.

#### **my final decision'**

Mr S should now consider whether to accept Barclay's offer of an extra £100 to settle his complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 25 February 2016.

Mark Lancod  
**ombudsman**