

complaint

Mr D complains that Barclays Bank PLC allowed a third party to withdraw money from his account without authorisation.

background

In July 2012, whilst Mr D was abroad, he agreed that a third party was to pay £460 into his account. A credit of £230 was paid into his account but was then reversed and the same thing happened the following day. That day a credit of £230 was successfully paid into Mr D's account. He complained to Barclays that it had allowed an authorised third party to withdraw £230 from his account but was not satisfied with its response so complained to this service.

The adjudicator did not recommend that this complaint should be upheld. She concluded that Barclays had completed the credit and reversal in accordance with its procedures and that it had not made an error in reversing the first credit in July 2012.

Mr D says that Barclays has made an error and that the error caused him to exceed his overdraft limit. He says that Barclays should pay him £230, that it should reimburse him for the cost of his phone calls from abroad and that it should compensate him for his distress and inconvenience.

my findings

I have considered all the available evidence and arguments to decide what is fair and reasonable in the circumstances of this complaint.

Barclays says that the first credit was reversed and the money was returned to the person that had deposited it. It says that it exercised its discretion in doing so but accepts that it should have required the depositor to return the receipt to it. The second credit was reversed because the payment did not have a reference but the money was successfully credited later that day.

Barclays has provided statements for Mr D's account which show that he had exceeded his overdraft limit before the first credit and reversal was made in July 2012.

Although I agree that Barclays should have required the receipt to be returned to it, I am not persuaded that it acted incorrectly when it returned the first credit to the depositor in July 2012. I therefore do not consider that it would be fair or reasonable for me to require Barclays to refund £230 to Mr D or to pay him any other compensation.

my final decision

For these reasons, my decision is that I do not uphold Mr D's complaint.

Jarrod Hastings
ombudsman