

complaint

Mr C complains about the service he received from Barclays Bank UK Plc (Barclays) when he visited their Bramhall branch in November 2018.

background

Mr C went into the Bramhall branch in November 2018. He wanted to withdraw money from his current account and then pay some of that cash into his sister's account. He withdrew £105 but when he then asked to deposit £100 into his sister's account he said the cashier accused him of trying to commit fraud. That, he said, made him feel victimised and discriminated against because of his race.

Barclays denied they had done anything wrong. They said they had followed their policies and processes which is not to allow cash deposits into a third party bank account, unless the person making the transaction has the debit card present or they have a pre-printed paying in slip. Mr C had neither and so they said they couldn't carry out the transaction.

Barclays explained that the reason they have that policy is to help reduce the risk of fraud being committed. Barclays said they hadn't accused Mr C of trying to commit fraud, and they also denied that they had been discriminatory. They went on to say that in fact Mr C had actually been aggressive towards the cashier in the branch and also their Operations Banker when he had intervened to try to help.

Mr C was unhappy with Barclays' response and so an investigator from this service looked into the complaint but didn't think Barclays had done anything wrong.

Mr C disagreed with our investigator's view and so the matter has been passed to me for a final decision.

my findings

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

My decisions are based on the available evidence and where evidence is incomplete, inconclusive or contradictory, I reach my decision on the balance of probabilities – in other words, what I consider is more likely to have happened in light of that evidence and the wider circumstances.

I will not repeat our investigator's background summary since it is accurate and full. My own background summary has been necessarily brief to avoid repetition. So if I haven't mentioned something it is not that I've ignored it, rather that I think it's not relevant. This approach allows me to concentrate upon the determinative issues and avoiding becoming distracted by those which are peripheral.

It's very clear that Mr C became frustrated when he was unable to make the pay payment into his sister's account. I can readily understand his frustration as he had gone out of his way, and to considerable lengths, to attend the Bramhall branch just for that purpose.

I can also appreciate that Mr C might view Barclays' policies and procedures as unfair, and even that he might feel he was treated unfairly when he saw other customer's paying money

into their accounts. But what I need to decide is whether Barclays acted fairly and reasonably in how it dealt with Mr C.

Barclays are entitled to implement measures designed to combat fraud. That is a reasonable step to take and is for the benefit of both Barclays and its customers. In my view, this particular policy is reasonable, since money can be paid into a third party's bank account provided the person has the debit card or a pre-printed paying in slip.

I have seen that our investigator has checked Barclays' web site which highlights these requirements, and it shows that Barclays are applying this particular policy to all of their customers.

I therefore cannot say that Barclays have treated Mr C any differently to anyone else, since the policy applies to everyone. I know Mr C believes that this is discrimination but there is simply no evidence of that, and so I do not accept Barclays have acted in that manner.

I've also considered the service Mr C received in the branch. I accept that the cashier will have told Mr C the reason why he was unable to pay money into his sister's account was because of their policy to attempt to reduce fraud. I can accept she will have used the word fraud, in order to give the explanation. But that doesn't mean that she accused Mr C of being a fraudster. In fact, there is no evidence that she did. If she had she thought Mr C was trying to commit a fraud she would no doubt have alerted the authorities, which she did not.

The balance of evidence shows that Barclays followed their procedures and didn't deal with Mr C unfairly when he was in the branch. So, I can't say that Barclays has done anything wrong, and I'm not going to ask it to do anything further.

my final decision

For the reasons set out above I do not uphold the complaint against Barclays Bank UK Plc.

Under the rules of the Financial Ombudsman Service, I'm required to Mr C to accept or reject my decision before 18 May 2019.

Jonathan Willis
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