

The complaint

Mr N is unhappy about the service Barclays Bank UK Plc provided when he was trying to make a cash withdrawal from his account.

What happened

Mr N wanted to withdraw Euros in cash from his Euro account that he holds with Barclays. He needed the money for an overseas trip. Mr N said he made a request for the cash during an online chat with one of Barclays' agents to have the money delivered to his local branch. He said he made numerous visits to the branch to collect his money, but this wasn't available for collection despite being told it would be there.

Mr N also made two additional orders to receive Euros in cash to make sure he did receive it in time for his trip away. However, as Mr N was subsequently able to collect the original order, he didn't need the two extra orders that had been placed. Mr N is unhappy about the length of time it took Barclays to credit the two orders back to his account and the time it took Barclays to issue a final response.

Barclays accepted it could have provided better service. They apologised and paid Mr N £190 to reflect this.

Our investigator didn't uphold the complaint. He said during the online chat Barclays asked Mr N for confirmation of the branch address he wanted the cash to be delivered to, but Mr N didn't reply. As such our investigator thought it was reasonable that Barclays didn't order the cash at that point. However, he recognised Barclays could have provided better service as it should have checked whether an order for the cash had actually been placed when Mr N phoned up to complain. He also thought Barclays were optimistic telling Mr N his cash would be ready from 1pm the day after it had been ordered. Our investigator said Barclays refunded the two extra cash orders back to Mr N within a reasonable period of time and issued a final response in time, so overall he thought the compensation of £190 was fair and reasonable.

Mr N disagreed. As such, the complaint has been passed to me to decide.

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.

Mr N has raised a number of complaint points and although I haven't addressed these individually, I have taken them into account when arriving at my decision.

Collecting the Euros

I've looked at the online chat that took place between Mr N and Barclays. I can see that Mr N requested the cash to be delivered to his local branch and confirmed when he'd like this to be available (7- 8 November). In response, Barclays provided the address of the branch to

Mr N wanted confirmation it was the right one. However, Mr N didn't reply to this message.

Mr N has said Barclays didn't need to check the address because his sort code defines his local branch, he was clear it was his local branch and there is only one branch in his area. Whilst I take into account Mr N's comments, I don't think it was unreasonable for Barclays to check this information as they wanted to make sure there was no misunderstanding between themselves and Mr N so that the cash was ordered to the right place. As Mr N didn't reply to confirm the branch address, it follows that I don't think it was unreasonable Barclays didn't order the cash that Mr N had requested.

Mr N visited the branch on 8 November expecting the cash to be ready for collection, but the counter was closed. Given that the cash hadn't been ordered, I don't think it was unreasonable Barclays didn't explain the opening times. However, Barclays apologised for this and awarded compensation. Barclays ultimately paid £140 for this aspect of the complaint.

During the branch visit it seems Mr N told the staff he had ordered cash and they took this at face value, I don't think this was unreasonable. And in addition to this, the counter wasn't open at that point. But I do agree with our investigator that when Mr N spoke to Barclays over the phone later that day, they should have checked whether an order for Euros had been made, and this could have prevented Mr N making a trip to the branch the following day.

Mr N returned to branch on 9 November but the money wasn't there. As he was unhappy, he spoke to Barclays over the phone again. During the call Mr N confirmed he was given confirmation the money was there to collect but I've seen nothing to suggest this. And having looked at the chat, I can't see Barclays ever confirmed this to Mr N because they were waiting on him to confirm the address of the branch.

Because it became apparent there was no order, Barclays made Mr N an order for his Euros. I can see that Mr N was promised the funds would be delivered the following day, 10 November and that it would be available for collection from 1pm. I think it's reasonable for Mr N to expect this would happen because it was what he was told.

Mr N visited the branch on 10 November but unfortunately the money had not been received by the branch. Barclays have said this was due to a known issue with the postal services. But I can't see that Mr N was made aware of this at the time. So I can understand why this would have been frustrating for Mr N. And I appreciate it was a worrying time for him as he was due to be going away.

However, it seems that the cash was delivered one day later, on 11 November and collected by Mr N. In addition, the funds were also delivered within the time frame Mr N needed the cash as he was going away on 15 November.

Receiving the money back into his account

In order to ensure Mr N was able to get the cash he needed by 15 November Barclays made two additional orders for him.

Mr N is unhappy about the length of time it took for Barclays to credit his account following the two additional cash orders he made. He said Barclays should have cancelled the orders and he already had his Euros.

Having looked at Mr N's statements I can see that both amounts debited on 10 November and were both credited on 24 November. So it took Mr N about two weeks to receive the money back into his account which I don't think is unreasonable. But I can see Mr N spent quite a lot of time on the phone chasing Barclays regarding this. Barclays acknowledged this was inconvenient for Mr N and that he'd spent time speaking to them, so they made a further compensation payment of £50.

Final response letter

Mr N has also complained about the length of time it took Barclays to issue its final response. But Barclays issued its final response on 30 November which was just over three weeks from the time Mr N first complained, so it seems he wasn't waiting for an unreasonably long period of time for Barclays to issue its response on the matter.

Conclusions

I am aware Mr N would like to be awarded his travel costs and his loss of earnings for the various trips he made to the branch and the time he spent on the phone. But I won't be awarding such losses. I say this because I don't think Barclays are at fault for all of the branch trips Mr N made.

I do not doubt Mr N has been caused inconvenience here as the funds weren't available on 10 November when Barclays said they would be, but they were available the following day and Mr N was able to collect these, in time for his trip away. I don't think Barclays took too long in crediting Mr N's account with the additional two orders he made. And I don't think Mr N had to wait an unreasonably long period of time before Barclays issued its final response.

Taking everything into account I think overall the compensation of £190 fairly reflects the inconvenience Mr N experienced.

My final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr N to accept or reject my decision before 27 October 2023.

Marie Camenzuli
Ombudsman