

The complaint

Mr A complained that Barclays Bank UK Plc ('Barclays') provided poor customer service after its self-service machine malfunctioned.

What happened

Mr A had an account with Barclays. He visited a Barclays branch on 24 May 2023 to deposit several thousand pounds in cash using a Barclays' self-service machine. An error occurred with the machine that meant it didn't account for all of the money deposited by Mr A – it was short by £420. Mr A spoke to a member of staff who initially couldn't find that any money was missing. Mr A then spoke to the branch manager who checked the machine and located the missing money. Mr A's cash deposit was credited to his account on the same day. The manager spoke to Mr A and offered him £30 compensation.

Mr A complained to Barclays about the fault with the cash deposit machine. He was also unhappy with how members of staff treated him. He said he felt fobbed off and thought it was only when he stood his ground that proper checks were carried out. He said he was initially told by the branch manager that there was no money missing and said he was asked to leave the branch. Mr A asked for £420 compensation, as this was the amount of money that initially couldn't be located.

Barclays responded and apologised for the inconvenience caused by the machine malfunctioning. It said it appreciated Mr A was extremely concerned about the missing cash, but said it would still expect customers to remain calm and act in a reasonable manner towards staff. Barclays said it issued a warning letter to Mr A because of his behaviour in branch. Barclays said it wouldn't offer Mr A £420 compensation as he hadn't lost that amount of money. It said the £30 already offered in branch, for the malfunctioning of the self-service machine, was fair.

Mr A remained unhappy and so brought his complaint to this Service. He said that as a result of this incident he had to pay a £185 charge for rebooking the delivery of a vehicle, and said he had parked on double yellow lines, as he thought his trip to the bank would only take a few minutes, but said it took over 30 minutes. Mr A said the branch manager tried to use their position of power to fool him out of £420. He said he'd been given a warning for his behaviour that can't be proven. Mr A asked for compensation of £640 to cover the £420 he says he was originally told couldn't be found, the £185 delivery rebooking fee and the £35 parking ticket penalty charge. He also asked for compensation for the time he wasted dealing with this matter.

Our Investigator said she wasn't going to ask Barclays to take any further action. Mr A didn't agree with the outcome, so this came to me for a 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.

Looking first at the issue about the self-service machine malfunctioning, all parties agree that something went wrong here. The machine didn't register the amount of money Mr A tried to deposit and he was put in the position where he had to ask staff for help. It was also the case that the money couldn't initially be found, and it was only when the branch manager intervened and searched the machine that the money was located and credited to Mr A's account. Barclays has already offered Mr A £30 compensation for the inconvenience of the machine malfunctioning. So I've considered whether I think this is a fair amount, and I've decided it is. I'll explain why I say that.

I can't see that Mr A has suffered a financial loss as a result of the machine malfunctioning. I understand that he holds Barclays responsible for having to pay £185 to rebook having a vehicle delivered, but I can't see how Barclays would be responsible for this. The full amount of money Mr A tried to deposit was deposited on the day the machine malfunctioned. So the full amount was credited in the same way it would have been if this incident hadn't happened. It might well be the case that Mr A has had to pay to rebook the delivery of a vehicle, but I can't see how this has anything to do with Barclays. Mr A also said he was issued with a parking fine as a result of staying longer in the bank than anticipated. But it was Mr A's choice to park on double yellow lines, so any consequence that arises out of that decision is not for Barclays to deal with.

Mr A has also asked for Barclays to pay £420 compensation, which is the amount that was temporarily unaccounted for. But I can't see any good reason why Mr A would be awarded that specific amount of money, in particular because the cash was found. Mr A might want to see Barclays penalised in some way for what's happened, but this Service doesn't punish businesses for making errors – that's the role of the regulator. When deciding how much compensation should be paid if a business has made an error, as Barclays has here, this Service will look at the impact the error had on the consumer.

As there was no financial loss here, I've looked at whether this matter was likely to have caused distress and inconvenience. I completely understand why Mr A was very concerned that his money went missing in the way it did. With no receipt available from the self-service machine, I'm sure he would have been worried about how this matter might be resolved. But, as I said, it was resolved quickly so by the time Mr A left Barclays on that day all of the money had been accounted for and credited to his account. So I think the amount of £30 already awarded by Barclays is a fair amount to cover the distress and inconvenience caused by his experience in branch.

Looking at the customer service provided after the malfunction, Mr A is upset that he thought staff weren't quick enough to help. And he thought staff were suggesting he wasn't being honest about the amount of money he'd tried to deposit. Mr A has also talked in some detail about the response of the branch manager and is especially unhappy about their approach to dealing with the matter. Mr A believes this matter was only resolved because he took control of the situation.

The difficulty is that I wasn't there so I can't know precisely what was said between all parties. Mr A might well have perceived staff as being unhelpful and felt that how they dealt with him suggested they weren't sure that he was being honest about the amount of money he tried to deposit. There's no question that Mr A was being honest in his dealings with Barclays so, from his perspective, I can understand how being questioned about what had happened and how much money had gone missing might have been frustrating. However, I do think it's reasonable for staff to ask questions to help them work out how to approach and rectify the situation that arose.

So while I don't doubt that Mr A felt both embarrassed and frustrated that this situation arose in the first place, and while I appreciate I wasn't there so can't know for sure what happened,

I don't see anything here that suggests staff dealt with this situation badly. And the fact is that staff found Mr A's money and did so within a relatively short period of time and prior to him leaving the branch. They also ensured it was credited to his account on the same day, in spite of the matter being resolved after the branch had closed. So, as I said, while I don't know what was said between both parties, I can see that this matter was quickly resolved. This means I don't think Barclays needs to take any further action in relation to the customer service Mr A received following the machine malfunctioning.

Mr A is concerned that the behaviour letter issued by the branch manager has in some way left a mark against his name with his local branch. Again, I can't know what was said that led to the branch manager issuing this letter, as I wasn't there, although I think it's fair to say that both parties acknowledge that this was a tense situation. For his part, Mr A also acknowledges that he raised his voice when he thought the matter hadn't been dealt with properly and it's my understanding that members of staff felt intimidated and asked the branch manager to deal with what was happening. I think it's fair to say that a branch manager is best placed to have a good understanding of how members of staff might feel in a situation like this one. So I am not going to interfere with their assessment of the situation and their decision to issue a behaviour warning letter to Mr A.

Mr A was concerned that when he spoke to the branch manager some days after the incident, he was told that his complaint couldn't be escalated. However, as our Investigator explained, this Service can't look into all complaints brought to us. Broadly speaking, we can only look at activities that are regulated by the Financial Conduct Authority. Complaint handling – which is what Mr A is referring to here – is not a regulated activity. So I can't look at what was or wasn't said to Mr A when he discussed escalating his complaint with the branch manager.

I know Mr A will be disappointed with my decision, but I am not asking Barclays to increase the amount of compensation already offered, as I think that amount is fair.

My final decision

I am not asking Barclays Bank UK PLC to take any further action.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 16 January 2024.

Martina Ryan
Ombudsman