

The complaint

Miss C complains that Barclays Bank Plc gave her poor customer service regarding a Cash Individual Savings Account (ISA) she tried to transfer to them.

What happened

Miss C says that she opened up an ISA with Barclays on 5 January 2023 and made a transfer into the ISA from a third party ISA she held elsewhere on 6 January 2023, but she says the transfer did not go through. She says she was using their chat service for some time trying to find out what happened to the transfer. Miss C made a complaint to Barclays.

Barclays did not uphold Miss C's complaint, but they credited her account with £25 as a gesture of goodwill. They said with regards to the chat service, whilst they appreciate this was slow, it is not a live chat, and the chat agent took the time to contact the ISA team to gain as much information as he could. They said the correct process was followed by the ISA team, and it was found the ISA request had been rejected as the incorrect third party provider had been entered as the provider.

Barclays said that Miss C called them, and they were able to address the issue and set up a new transfer in request for the correct provider. They said the first rejection date was 12 January 2023 and the funds were transferred on 23 January 2023. Miss C brought her complaint to our service. She also complained about the service from the complaint handler as Miss C felt like the complaint handler needed to be educated, and Miss C didn't feel she grasped the issues well.

Our investigator did not uphold Miss C's complaint. She said when transferring a cash ISA, the industry standard is 15 working days as set by the government guidelines. She said the request was made on 6 January 2023 and the ISA was transferred on 23 January 2023 which was within the deadline. She said once the transfer was rejected, Barclays sent Miss C a letter informing her of this, they submitted the new request on 18 January 2023, and the transfer was completed within two working days. Our investigator said that in the chat on 11 January 2023, the information Barclays gave Miss C was broadly correct, and Barclays hadn't made an error. Miss C asked for an ombudsman to review her complaint.

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.

Firstly, I'm aware that I've only summarised Miss C's complaint points. And I'm not going to respond to every single point made by her. No discourtesy is intended by this. Our rules allow me to take this approach. It simply reflects the informal nature of our service as a free alternative to the courts. If there's something I haven't mentioned, it isn't because I've ignored it. I haven't. I'm satisfied I don't need to comment on every individual point to be able to reach what I think is a fair outcome.

I must make Miss C aware that I can only look at the impact that Barclays actions have had on her personally as she is the only eligible complainant. I've listened to calls where her father has spoken on her behalf, but our rules only allow us to consider compensation for eligible complainants here. So I would not be able to consider any awards for any inconvenience or distress for her father as part of this complaint. Miss C has also said that Barclays have since closed her account. But I'm unable to address this complaint point as part of this decision, and my understanding is that she has raised a separate complaint which will be looked at independently of this complaint.

I can see that the original ISA transfer request was rejected as the account details did not match with the third party ISA provider. I can see that Barclays told Miss C her transfer was rejected in her chat with them on 11 January 2023, and they wrote to Miss C on 12 January 2023 to inform her that her third party provider was unable to locate an account with the details given. As Barclays have an automated process in place which uses the information which Miss C entered, then I can't fairly say they were responsible for this transfer rejecting. I know Miss C had to take action to try and get the ISA resubmitted, but as the transfer wasn't rejected due to Barclays actions, then I can't fairly hold them responsible for this.

It appears the ISA transfer was successfully completed on 24 January 2023, and Barclays wrote to Miss C on 26 January 2023 confirming that the transfer was complete. The deadline for ISA transfers is that they should take no longer than 15 working days for transfers between cash ISA's. So even though Miss C's initial request was rejected, the funds were transferred within the standard timeframe for cash ISA transfers. So I'm satisfied that Barclays acted fairly here to ensure the deadline was met.

I've considered what Miss C has said about the service she received on the chats and phone calls she had with Barclays. I've listened to the relevant calls, and I've read the relevant chat transcripts. I can see that the chat agent on 11 January 2023 tells Miss C that she can leave the application (app) and they will send her a notification when they reply, so I wouldn't expect Miss C to spend all of the time on the app from the start to the end of the conversation – which was over several hours.

But there were times where the chat agent could have handled things better. I say this because the chat agent doesn't respond directly to some the questions that Miss C asked them, and they refer to the third party provider by an incorrect name. This would be frustrating for Miss C, especially when she found out the original ISA transfer request was rejected for an incorrect third party provider name. And while Barclays weren't responsible for this, it could place doubt in Miss C's mind that it could be Barclays's entering an incorrect provider name in the request.

I'm also aware from the complaint calls that call backs were arranged, the complaint handler had to contact other departments to find out information, there were voicemails left and general confusion about what was happening and when she was ringing Miss C. Due to the phone only ringing three times this led to Miss C missing a call she had to ring Barclays, so what happened wasn't as seamless as it should have been.

So I've considered what would be a fair outcome for this complaint. While I'm not persuaded that Barclays were at fault for the rejection of the original ISA transfer request, and they acted within industry standard deadlines to complete the transfer, they could have provided better service.

From reading the chat transcript on 11 January 2023, the chat agent paid Miss C £20 compensation for her experience that she had on the chat. A screenshot of the Barclays account shows a £20 goodwill gesture was paid on this date. The final response letter to

Miss C also pays her an additional £25 gesture of goodwill payment, which I can see was credited on 23 January 2023. So Barclays paid a total of £45 for what happened here.

I'm persuaded that a total of £45 is proportionate for the service provided here. It is in line with our awards for what happened here. I'm not persuaded that the impact directly on Miss C for what happened here warrants higher compensation to be paid. So it follows I don't require Barclays to do anything further.

My final decision

I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss C to accept or reject my decision before 5 December 2023.

Gregory Sloanes
Ombudsman