

## **The complaint**

Mrs C complains that Barclays Bank UK PLC made errors with an Individual Savings Account (ISA) transfer she requested from a third party ISA provider.

## **What happened**

Mrs C says that she opened a fixed rate Cash ISA via the Barclays application (app). She says the following day, she requested an ISA transfer from a third party ISA she held elsewhere. She says she waited for the transfer to take place, but this never happened, so she rung Barclays on several occasions asking why this had not been completed. She says she was told that the problem wasn't with Barclays, and it had been rejected by the third party ISA provider, but when she rang the third party ISA provider, they said it was because Barclays had not included the correct information, even though Mrs C says that she entered all of the information required on the Barclays app.

Mrs C says that after many calls, sometimes taking over an hour, the transfer was completed 43 days after her initial request which meant she had lost out on interest. She said she asked Barclays if she would still get the 12 months interest on her transferred ISA and they told her that the interest was only payable for the remaining term. Mrs C made a complaint to Barclays, who credited Mrs C with £55 for the level of service they provided her, but they said there was no Barclays error with how they handled the transfer. Mrs C brought her complaint to our service.

Our investigator did not uphold Mrs C's complaint. He said that the option for a roll number was part of the application, however, it was not input. Based on this, he couldn't agree Barclays made any errors in the funds not being transferred. He said Barclays wrote to Mrs C when they were aware the transfer had been rejected to explain why, and when Mrs C supplied the roll number, the transfer was successfully completed.

Mrs C asked for an ombudsman to review her complaint. She made a number of points. In summary, she said that she understood what our investigator had said if she entered an account number instead of a roll number, however, she would have still expected Barclays to notify her of this and ask her for the correct information within a couple of days. Mrs C said that Barclays had not contacted her, so she thought the transfer of the ISA funds was taking place and when she contacted them after a couple of weeks, they still did not advise her that the information was incorrect, which resulted in her losing a lot of interest.

## **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.

Mrs C has made a number of points to this service, and I've considered and read everything she's said and sent us. But, in line with this service's role as a quick and informal body I'll be focusing on the crux of her complaint in deciding what's fair and reasonable here.

I must make Mrs C aware that as part of this complaint I can only look into the actions of

Barclays only, and not the third party ISA provider, as Mrs C's complaint is about Barclays. But Mrs C may be able to complain to her third party ISA provider if she feels they have let her down over what happened here. If she is not satisfied with their response, then she may be able to bring a complaint about her third party ISA provider to our service.

From the screenshot that Mrs C sent our service, this does not contain the roll number of her third party ISA. This is different to the account number, and I can see from her transfer request, that no roll number was entered onto the transfer request. I've considered what Mrs C has said about Barclays contacting her to notify her that all of the information wasn't on the request. But I'm not persuaded that it would be obvious to Barclays that all of the information wasn't on the request.

I say this because different providers require different information regarding ISA transfer requests. Not all providers require a roll number as part of the transfer process as some providers ISA's won't have a roll number attached to them. The onus would be on the customer to input the required information. And it would not be proportionate for Barclays to know how each ISA provider operates and whether they require a roll number or not.

I've considered what Mrs C has said about her ringing Barclays up and they didn't tell her information was missing. But looking at the system notes, it appears that Mrs C rung Barclays before the third party had informed them the reason why the transfer was rejected. It appears from the system notes that Barclays were only aware on 24 February 2023 that the third party building society had rejected the transfer as they weren't able to locate Mrs C from the information she provided. Barclays sent Mrs C a letter about the rejection, and they also diarised this for five working days, albeit Mrs C contacted them before this time elapsed.

Mrs C provided her roll number and the transfer successfully completed. But I'm unable to hold Barclays responsible for what happened here. I say this based on them giving the third party the information that Mrs C had given Barclays for the transfer to complete. And they weren't aware the reason why the transfer rejected when Mrs C rung them on 22 February 2023, as they only found this out two days later – and wrote to her on the same day. So I'm not persuaded they were responsible for Mrs C losing out on interest here.

Barclays have acknowledged there were service issues though. And Mrs C has detailed how long some of these calls took. So while I can't fairly say that Barclays were responsible for what happened with the transfer rejecting, I'm persuaded the customer service that Mrs C received could have been better. I'm satisfied that Barclays acknowledge this also as they paid Mrs C a total of £55 compensation for this. And this is in line with our awards for compensation for what happened here. 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 Mrs C to accept or reject my decision before 21 November 2023.

Gregory Sloanes  
**Ombudsman**