

The complaint

A charity that I will refer to as S complains about the customer service it experienced from Barclays Bank UK PLC.

Mr J brings the complaint on S's behalf.

What happened

The following is intended only as a brief summary of events. S holds a community bank account with Barclays. In February 2022, Mr J visited a branch of Barclays with letters, signed by two signatories, requesting payments be made to third parties. However, the payments were not made immediately, and this did not happen for around a week. Mr J complained about this. Mr J also complained about the time taken for a third transaction, which had been requested by post in May 2022. This delay had caused the account to go overdrawn.

Barclays explained that as the account requires two signatures to authorise a payment, in order for payment to be made immediately in branch, the two signatories need to be present. And that if they are not, the request is passed to a processing centre. So, it did not agree that it had made any error here. However, Barclays did think that its communication and general customer service had not always met the expected standard and offered £100 compensation.

Mr J is unhappy with this. He has said that is known to the branch staff and that previous payments have been made immediately. Mr J is also unhappy that £0.65 was charged to the account when it went overdrawn.

Mr J brought S's complaint to the Financial Ombudsman Service. But our Investigator did not recommend it be upheld. As Mr J remained unsatisfied, S's complaint has been passed 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.

Having done so, I am not upholding this complaint. I'll explain why.

I can appreciate that if Mr J has previously had transactions actioned immediately when visiting branch, it would be frustrating for this not to have happened on the occasions complained about. However, my role is to consider whether Barclays has acted appropriately in relation to the transactions being complained about.

S's account does require two signatories. And where those two signatories are not present, the bank's process is to treat the request for payment in the same way as a postal request. This means the request is passed onto a central team. I am not able to comment on previous transactions, but this process does seem appropriate. So, I am not able to fairly

and reasonably say that Barclays should have done more when Mr J visited the branch.

The payments were then made in around five working days. This is not a speedy service by any means, and I would hope that payment could be made quicker than this. However, it is also not so long that there were significant delays that I consider Barclays should be compensating S for.

The request in May 2022 does appear to have taken longer than this though. It isn't clear when the request was received by Barclays. But it still appears to have taken longer to make the requested transfer than might be expected. S was charged £0.65 for going overdrawn as around this time. Our Investigator said that Barclays were not responsible for the account going overdrawn. However, Barclays has confirmed that this charge has now been refunded. Given this was the financial impact of this situation, and it has now been resolved, I have made no further finding on this point.

Barclays did not communicate to Mr J accurately at times and that this has added to the inconvenience experienced. But the bank has offered £100 to compensate for this. And having considered all of the circumstances of the complaint, I consider this to be fair and reasonable.

My final decision

My final decision is that the offer of £100 compensation from Barclays Bank UK PLC is fair and reasonable. Barclays Bank UK PLC should make this payment if it has not already done so.

Under the rules of the Financial Ombudsman Service, I'm required to ask S to accept or reject my decision before 5 January 2024.

Sam Thomas
Ombudsman