

The complaint

Miss C complains about the service provided by Barclays Bank UK PLC. She said it harassed her in order to hold off money she tried to transfer at a Barclays branch in 2019.

What happened

In September 2019 Miss C tried to make a bank transfer at a Barclays branch and said its member of staff purposely failed to add her full address on the transfer form. She said when calling the staff member, they hung up on her. And, due to ongoing issues with the transfer, two virtual meetings were scheduled with Barclays in June 2023, but the link didn't work due to time differences and the meetings didn't take place, but Barclays doubted her attendance.

Miss C feels that Barclays violated her civil rights as it can't withhold her funds or deceive her with incorrect meetings as this is harassment. She doesn't want to make a new transfer, but to complete the transfer from September 2019 and only the address is different. She said Barclays had provided inaccurate information about amending her address, and her bank card expired, and she can't access online banking. She said after discriminations and sexual harassment she doesn't appreciate Barclays invalidating everything that was agreed.

Miss C complained to Barclays. Barclays said it hadn't identified any error and would need to speak to her to gain more background. Barclays said it wrote to Miss C in September 2019 confirming her payment instruction and requested her to check the details and sign the form to allow it to be processed. Barclays explained that the beneficiary's name and account number didn't match and so the payment wasn't processed, but there was no further contact from Miss C from the date of the transfer until she raised the issue in June 2023.

Barclays said contact via email wasn't secure, particularly when discussing account details. It asked if Miss C had a friend's number, but she declined the suggestion. Miss C said she'd spent much time trying to deal with Barclays' staff and feels discriminated and harassed by its' actions. Miss C said she needed the transfer as this is her only funds. She said Barclays can't make decisions based on its own perception of the customer and block the transfer, and she lost nearly £3,000. Miss C referred her complaint to our service.

Barclays messaged Miss C on 12, 14 and 28 July 2023 that due to the required security it hadn't actioned her request. Barclays asked Miss C to send certified documentation for proof of identity and address, which matches the information it holds and explained how she could get documents certified. Miss C challenged this and said Barclays' request is an absurd expectation and is illegal.

Our investigator didn't think Barclays' security request was illegal or unreasonable given the discrepancies with Miss C's details. He said Barclays' records show a note added to Miss C's account that she was identified via a foreign passport and questions were asked, but with nothing further about the transfer request or her visit to branch. But Barclays had shown the beneficiary's name and account number hadn't matched on the transfer request and this was the reason it wasn't processed. He said Miss C feels that Barclays' staff member purposely failed to add the correct address to the form, but he had seen no evidence of this.

The investigator said Miss C could have contacted Barclays sooner than the four years it took. Miss C said she'd been working abroad and hadn't followed this up until recently when

Barclays arranged video meeting, but the link didn't work. The investigator said a further meeting was arranged at an unreasonable time for Miss C and her phone was out of use.

The investigator said. He said Barclays wrote to Miss C in September 2019 asking her to check the details of the transfer to ensure these were correct. He said its approach to further information and procedures was not discriminatory or unreasonable. But he thought Barclays could've handled the video meetings with Miss C better and arrangements in the early hours of the morning were unreasonable. And he noted instances of a lack of communication within the many emails between the parties, which was frustrating for Miss C. He said she should work with Barclays to provide the documents it requires to complete the transfer and allow access to her online banking and Barclays should pay her £100 compensation.

Miss C was dissatisfied with this outcome and said her claim hadn't been taken. She said she was discriminated against and harassed by Barclays 'on the work front in the UK', and wants compensation for the costs associated with unnecessary travels and 'gaslighting' during visits and for her stress and eviction due to unpaid rent. She said the copy of the rejected transfer was attached to the complaint with incomplete address of which Barclays' member of staff assured her it's unnecessary, but also said he'd done it purposely.

Miss C said unfair banking practices are prohibited and unlawful and she had gone through all Barclays' security measures and answered all questions. She said there's evidence of retaliation and she wasn't taken seriously by Barclays' member of staff. Miss C requested that an ombudsman 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.

I sympathise with Miss C about the frustrations she feels in dealing with her banking issues and the failure of her payment transfer. We do try to help consumers who are in a difficult situation by obtaining a fair and reasonable outcome to their complaints, and in Miss C's case this seems to be about the deliberate failure of her requested transfer.

I've looked at the information relevant to the complaint and treated Miss C as we would any consumer of a bank experiencing difficulties, wherever they may be from. I have seen but not referred to the many other comments Miss C has made about her banking affairs.

Miss C requested a bank transfer in September 2019 for funds to be sent in US Dollars. The transfer request form shows the payment was to be sent from Miss C to another person abroad. The form explains that *'failure to provide the correct details could cause the payment to be delayed, cancelled and / or incur additional costs'*.

I can see from Barclays' records that Miss C's transfer failed because the beneficiary's name and account number on the transfer request form didn't match. Miss C said this was because when she was in Barclays' branch to make the transfer its member of staff purposely failed to add the correct address to the form, which caused the transfer to fail. She said this is evidence of discrimination by Barclays.

I understand Miss C's frustration at the failure of the transfer but in order to uphold her complaint I would need to see some evidence in support of what she has said – and there is none. It was not Barclays' fault that the beneficiary's name and account number on the transfer request form didn't match, as this was Miss C's responsibility. I have seen that Barclays followed its internal procedures regarding making a payment and also international payments can be made by phone.

I have looked at Barclays procedures for payment transfers and note that payment limits are detailed on its website. The issue here is that due to the Barclays security procedures and the information they hold for Miss C (name, address not being correct), it requires certified documentation in order to update its records and allow the transfer to be completed.

Miss C has sent us personal identification documents, but we can't say that Barclays should accept these for the transfer as it has its own internal security procedures. Miss C says she feels Barclays discriminated against her given the problems she's experienced and in particular, the actions of the staff member who received her transfer request. I don't think Barclays has treated her differently from its other customers in similar circumstances and I haven't found that it discriminated against her or acted unfairly or unreasonably.

Barclays records show no contact from Miss C from her visit to the branch in September 2019 with a note left by Barclays' branch member of staff, and then there was no further contact notes until 1 June 2023. It's not clear to me why Miss C waited so long to raise a complaint about this given the strength of feeling she has about the events that took place. I've not seen any evidence to suggest Miss C highlighted any errors at the time or within the almost four-year period after the failed transfer.

I've not seen any evidence of Barclays committing an error with the payment request and I'm satisfied it can request the information it requires from Miss C. Due to the four-year delay in raising her complaint I agree with the investigator that Miss C should accept some responsibility for the time she's been without the funds.

Putting things right

Miss C has been reluctant to provide the information Barclays require to resolve her issues. Barclays tried to arrange video meetings with Miss C, and these might have helped her if the timing had been suitable for her, but they weren't. I don't think this amounts to harassment as Miss C has suggested, but I agree with the investigator that Barclays should pay her £100 compensation for the inconvenience of the unsuitable video meeting and the occasions where it hasn't responded to her communications as it should.

I was sorry to see that Miss C's transfer wasn't completed, but there's no evidence that Barclays made an error as the transfer was rejected due to a mismatch of information. I think in the light of its security requirements, Barclays made reasonable requests for information. It is open to Miss C to request the payment transfer from Barclays again if she wishes.

My final decision

For the reasons I have given it is my final decision that the complaint is upheld in part. I require Barclays Bank UK Plc to pay Miss C £100 compensation in respect of the distress and inconvenience she experienced with its poor communications.

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

Andrew Fraser
Ombudsman