

The complaint

Mr H complains that Barclays Bank UK PLC blocked his account.

What happened

Mr H says he was on holiday in September 2022 and on 3 September 2022 his account card was blocked. He says he called Barclays but was charged £9 for the call. He says he was told there was no block but later was told they had been one applied to his account. Mr H says it took about 12 hours to sort out and the issue has caused significant stress. He says the issue has isolated him and he can't stop thinking about what took place.

Barclays has apologised for what took place and has paid £25 compensation. It explained its fraud process but accepts it ought to have dealt with the account block more appropriately.

Mr H brought his complaint to us, and our investigator thought Barclays had dealt appropriately with it by paying £25 compensation. The investigator explained which parts of Mr H's complaints we could look at and thought some of the transactions were correctly blocked. The investigator accepted Mr H ought to have been given correct information but thought the problem was sorted out fairly quickly.

Mr H doesn't accept that view and in summary says Barclays shouldn't have paid him the compensation without his permission when he clearly rejected it. He says his complaint wasn't referred to Barclays complaints team and its response letter was dishonest.

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 have come to the overall view that Barclays has paid an appropriate compensation amount and I don't require it to do anything further in the circumstances of this complaint.

I am sure Mr H appreciates that fraud is a major problem for banks and building societies. And that they must have security measures in place to protect its and its customers money. I accept that on occasions as here genuine customers can have their accounts blocked by those security measures but that doesn't mean that a business has made a mistake. And I think such measures can be applied in line with agreed account terms and conditions which is the position here.

So, I don't think Barclays made a mistake or acted unfairly by applying an account block to Mr H's account in these circumstances. And having looked at Barclays transaction records there appears to be issues caused by incorrect information being inputted which I can't fairly hold Barclays responsible for.

The key issue is what then took place after the blocks were put in place. I accept Mr H made a number of calls to Barclays and that it couldn't explain what the issue was until later that

same day. I accept Mr H was caused inconvenience but can also see the issue was resolved that day and Mr H was able to use his account card. I'm satisfied Barclays has fairly apologised to Mr H and explained its security process to him. I'm also satisfied it's paid him £25 compensation which I think is fair and reasonable.

I have made clear I think the issue was resolved in a short time period and I don't think Mr H suffered any financial impact save for the telephone call which he may have to have paid in any event. I appreciate Mr H says the issue caused him "isolation" but I don't think he has explained why that was the case. I don't think what took place justifies further compensation or the impact was significant, when Barclays appears to have been justified in initially blocking the account.

I appreciate Mr H's concerns that Barclays paid him the compensation without asking him. If Mr H wishes the money to be deducted then he will need to contact Barclays directly. I also appreciate Mr H says Barclays final response letter was dishonest. I make clear to Mr H that I have not seen any evidence that it was and think Barclays told him that it considered the complaint resolved but he was free to bring his complaint to us which of course he did. I don't think it clear why Mr H says Barclays wasn't entitled to conclude, as far as it was concerned, it had investigated the complaint and upheld it.

Overall, I don't consider further compensation is justified or appropriate in these circumstances. I appreciate Mr H has raised other complaints but this decision, as the investigator has explained, can't consider those matters. I find this now brings an end to what we in trying to resolve this dispute informally can do.

My final decision

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 25 November 2023.

David Singh
Ombudsman