

The complaint

Mr A complains Barclays Bank UK PLC (“Barclays”) have made errors in handling his fraud complaint and he would like compensation for this.

What happened

Mr A complained to Barclays about a £15 withdrawal that was made from his account in branch, by someone impersonating him. The money that was taken by the fraudster has been refunded but Mr A is unhappy with how Barclays handled the matter. Specifically, that he had to go into branch with his ID; he spent over 500 minutes on the phone to Barclays; his replacement card did not arrive in time; and his PIN was changed without his knowledge. Mr A raised several complaints to Barclays in relation to these.

Barclays has apologised for the compromise on Mr A’s account and refunded the fraudulent transaction. It also paid Mr A £200 compensation for the distress this must have caused him, and the effort spent in bringing the fraud complaint. Barclays also considered Mr A’s complaint about his replacement card not being received and the PIN being changed. For this Barclays paid him £150 compensation.

Our investigator considered this complaint and thought what Barclays had already paid was fair. Mr A disagreed and asked for another £200 compensation, so the complaint has been passed to me for a final 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.

Mr A has given a lot of detail about his experiences and the difficulties he has had in his complaint with Barclays. I wish to note that one element Mr A has complained about it yet to be answered by Barclays. This will be dealt with as a separate complaint with our service once Barclays have been given the opportunity to respond. But I have considered all the complaint points already considered by Barclays.

Mr A told us he discovered the fraud on his account and reported it to Barclays’ fraud team. He was then asked to attend a branch with ID, but he is unhappy that the fraudster was able to access his account without ID. Mr A also says he has spent over 500 minutes on the phone and had to visit the branch on two separate occasions before his complaint was resolved. Mr A says these events caused him stress and took a lot of time and effort.

Barclays has recognised the stress this must have caused Mr A and considered the points raised in his complaint. Barclays refunded the £15 reported as fraud while it investigated the matter – to ensure Mr A was not financially disadvantaged during the time it took to conclude its investigation. Barclays also offered Mr A £200 compensation and an apology for any errors made. I’ve considered the amount offered and I think it is fair, I’ll explain why.

Mr A was refunded the transaction he reported as fraud efficiently, and before it had

concluded its investigation into the matter. So, I don't think Mr A has suffered a financial loss regarding the amount fraudulently withdrawn from his account. I understand that time and effort has been spent on this matter, but things don't always happen as they should have, and sometimes there is a need to complain. I understand that this complaint has taken more than it should, but the compensation offered addresses that. I also recognise having money taken from Mr A's account in this way would cause some stress and anxiety. But I also think that Barclays took appropriate steps to secure his account after the fraud and have compensated him fairly for this. So, I think the £200 compensation is fair for the points raised above.

Following the fraud on his account Barclays ordered a new debit card and informed Mr A it would be with him in 10 days. However, the card didn't arrive in 10 days as promised and Mr A had to chase this up with Barclays. Mr A also says his PIN was changed without his knowledge, so he couldn't use the card at first. However, from the evidence I've seen I believe the situation was quickly rectified. Barclays considered these complaints and offered Mr A £150 compensation in total. I've thought about this, and I think the compensation already offered is fair. I say this because Mr A has a new card and is now able to use his PIN without any ongoing issues. I appreciate that he had to chase for the card and contact Barclays again for help with the PIN, but the £150 compensation offered is reasonable for the time and effort taken here.

So overall I think the £350 total compensation for Mr A's complaint is fair, and I don't think Barclays need to do anything further.

My final decision

I am not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 11 April 2024.

Sienna Mahboobani
Ombudsman