

## **The complaint**

Mr J complains about the service he received from Barclays Bank UK PLC.

## **What happened**

Mr J was travelling abroad when he became concerned about the balance showing in his account when he checked it in a cash machine – it had dropped by \$4,000 since he'd checked the balance two days earlier. Concerned that something had happened to his account, Mr J called the numbers on the back of his Barclays debit card, but he says he couldn't get through as the phone lines were closed.

A few days later Mr J checked the balance in another cash machine and the balance was correct. But he says not being able to reach Barclays to check his account had caused him a lot of worry. And his continued attempts to call Barclays over the weekend used up the credit on his on his phone leaving him without a phone whilst he was abroad.

Barclays looked into Mr J's complaint. It said the cash machine Mr J had used to check his balance had shown the balance in pounds but with a dollar sign – hence the difference of 4,000. It added that Mr J was unable to get through on the phone lines due to the time difference and its phone lines were closed. But it offered Mr J a gift basket and £50 compensation as a gesture of goodwill. Mr J didn't think this went far enough. He said the worry about his account being compromised had ruined his holiday of a lifetime. So, he referred his complaint to us.

When responding to our request for its complaint file, Barclays said it would like to offer Mr J £100 compensation as a gesture of goodwill. Our investigator put the offer to Mr J, but he didn't accept it.

So, the investigator looked into the matter further. Ultimately, she didn't think that she could hold Barclays responsible for the way Mr J's account balance had shown in another bank's cash machine. She noted that Mr J's phone bill showed he had tried to contact Barclays twice - via two separate phone numbers - one of which was Barclays 24-hour fraud line which Barclays had said was operational on the date Mr J had called it. Overall, she felt Barclays offer to pay Mr J £100 as a gesture of goodwill was fair.

Mr J didn't accept the outcome saying he didn't want money, rather he wanted help to right a wrong. As agreement wasn't reached, the complaint has come to me to decide.

## **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've reached the same overall outcome as the investigator. I know Mr J will be disappointed as I've seen how strongly he feels that Barclays did something wrong. So, I'll explain why.

Mr J has said that he doesn't want monetary compensation – rather he wants help to right a wrong. So, I think it would be useful to explain the role of this service. We aren't the regulator – that's the role of the Financial Conduct Authority. So, we can't tell a business to change its processes and we can't fine it. Rather, we look into what happened and decide if the business has done something wrong or treated a consumer unfairly. If we think it has, we seek to put the consumer back in the financial position they would have been in had the error not happened and/or pay compensation for material distress and inconvenience.

It's not in dispute that the cash machine Mr J used to check his balance showed the wrong balance. Barclays has said this is because the balance was shown in pounds but with a dollar sign. On balance – I'm persuaded this is what happened given Mr J has told us he subsequently checked his balance in another cash machine and on this occasion the correct balance was shown. From what I've seen the cash machine which showed an incorrect balance wasn't a Barclays cash machine, so I can't hold it responsible for showing the account balance in the way it did.

But I can understand why Mr J wanted to double check his balance by contacting Barclays directly by phone. Mr J says he couldn't get through despite trying the numbers on the back of his card.

Barclays has told us that its customer service number ending \*345 is open between 8am and 8pm Monday – Friday and 9am -5pm Saturday and Sunday. But its fraud helpline ending \*099 is open 24 hours. I've seen this is confirmed on Barclays' website, so I'm satisfied this is correct.

Mr J has provided a copy of his mobile phone call records. These show that on 16 September 2023 Mr J attempted to call the number ending \*099 twice at 20:46 and 20:47, but the calls didn't connect. But I'm satisfied the itemised bill shows this is because the number wasn't input correctly.

The bill shows Mr J then called the \*345 number. The number dialled was correct and the call connected for less than a minute. Mr J says that as far as he remembers the automated message said the office was closed and I'm satisfied – in respect of this call, this is correct. As mentioned above, this number was for customer services which Barclays has shown has set opening times. Given the time difference, I'm satisfied Barclays didn't do anything wrong when Mr J wasn't able to reach Barclays on this number.

But I've also seen that Mr J then attempted the \*099 number again (the fraud number) – at 20:56. And this time the correct number was dialled, and the call connected - but for only 43 seconds. Mr J has also said he remembers getting a message saying to call another number. I've thought about this carefully, and I'm persuaded that when Mr J called this number he was most likely connected to an automated message. But I'm satisfied that this number is a 24-hour number and Barclays has told us that there weren't any reported faults on this phone number on the day Mr J called. So, I think it's more likely that Mr J was asked to choose from a number of options so his call could be transferred to the appropriate department.

I can't be sure why the call ended after 43 seconds – given the short duration of the call and because Mr J didn't speak with Barclays a recording is not available. While I've thought about this carefully, I haven't seen enough to suggest the call ended because of an error by Barclays.

I can see from the itemised bill that Mr J called other numbers on that day, and Mr J says he continued to contact Barclays over the weekend. But Mr J's mobile phone bill doesn't show he attempted either of the above number again. I appreciate Mr J says he was able to use

the phone at a hotel, but I can't be certain that he was attempting to call Barclays on the correct numbers.

I'm really sorry to hear about what happened during Mr J's holiday, I can only imagine the worry he was caused when a cash machine showed an incorrect balance, and he was unable to contact Barclays. But, taking everything into account, I haven't found enough to say that Barclays did anything substantially wrong.

While I appreciate monetary compensation can't rectify what happened, Barclays has offered Mr J £100 compensation as a gesture of goodwill. Barclays has confirmed the offer is still open, so if Mr J now wishes to accept the payment, he can let us know and we will pass his acceptance onto Barclays.

### **My final decision**

For the reasons given above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr J to accept or reject my decision before 1 April 2024.

Sandra Greene  
**Ombudsman**