

## **The complaint**

Mr G complains that he was unable to use his Barclays Bank UK PLC travel wallet whilst abroad.

## **What happened**

Mr G says he transferred £1,000 to his Barclays travel wallet which ought to have been visible on his banking application (app) for use abroad. He says the wallet was not visible or useable and as a result spent a significant time trying to sort out the problem whilst abroad. Mr G says he was caused distress in not knowing if he could make payments and inconvenience in contacting Barclays. He would like an explanation and doesn't accept the compensation is enough.

Barclays says it can't explain what took place but accepts Mr G was caused inconvenience. It has apologised and offered £100 compensation. It also says Mr G had access to his account and accepts Mr G spent several hours trying to resolve matters.

Mr G brought his complaint to us, and our investigator asked Barclays for further evidence about what exactly took place as well as evidence of the account statements. That information was not provided, and the investigator thought Barclays should pay a total of £200 compensation as Barclays hadn't provided evidence of access to the account or other sources of money.

Barclays doesn't accept that view and says Mr G wasn't affected financially due to what took place.

Mr G agrees with the investigator's view.

## **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 should pay Mr G £200 compensation for the reasons I will explain.

There is no dispute here that Mr G transferred £1,000 to the travel wallet for his holiday abroad. There is also no dispute that for unknown reasons that facility did not work which required Mr G, according to Barclays, to spend several hours and telephone calls to try and sort matters out. So, I have no doubt Mr G was caused inconvenience whilst on holiday in trying to resolve matters. And I have no doubt he was caused distress in not knowing what had happened and if he could pay for his expenditure. I don't think Barclays has provided evidence of access to other money or if for example it was able to transfer the £1,000 back to Mr G's account.

I appreciate Barclays says Mr G didn't suffer any financial loss and that may well be right. But I don't think £100 compensation fairly reflects the time and distress an issue like this

would cause when Mr G was on holiday abroad. I agree with the investigator that Barclays should pay a total of £200 which I think is fair and reasonable. I also think that reflects the concern Mr G would have had in these circumstances and the time spent trying to resolve.

I appreciate Mr G would like to know the exact reason for the problem but that is not something this service can help him with.

### **Putting things right**

Barclays should pay a total of £200 compensation.

### **My final decision**

My final decision is that I uphold this complaint and order Barclays Bank UK PLC to pay Mr G a total of £200 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 28 September 2024.

David Singh  
**Ombudsman**