

The complaint

Mr M complains that Barclays Bank UK PLC has not paid him the substantial amount he is expecting for a tax rebate. He says Barclays notified him about the payment.

What happened

Mr M asked Barclays to send him the copy of a notification he'd seen in his banking app dated 10 November 2023. He said the notification said that a payment of £250 million had cleared into his bank account.

Mr M spoke to several people at Barclays. He says two of its call handling agents told him they could see the notification. The second agent said he'd call Mr M back, but that didn't happen. He complained.

Barclays agreed that its agent had said he could see the £250 million in Mr M's account. But this was incorrect and Barclays apologised to Mr M.

Barclays said the letter that Mr M had sent to it didn't show the payment Mr M said was due to him from HM Revenue & Customs (HMRC).

Barclays said it couldn't identify any funds from HMRC in Mr M's account. It said Mr M should contact HMRC for the evidence of the payment.

Mr M asked us to look into his complaint.

Our Investigator didn't uphold Mr M's complaint. Our Investigator was satisfied that Barclays had checked its records but had not found any trace of the £250 million payment. Mr M hadn't provided any evidence of this payment from HMRC. So our Investigator didn't hold Barclays responsible or ask it to do anything.

Mr M asked for an Ombudsman's review. He said he'd not been asked to give us evidence of the HMRC payment.

I reviewed the complaint. I issued a provisional decision saying I intended to uphold the complaint in part. I said:

"I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

The notification

I've asked Barclays about the notification issued on 10 November 2023. Barclays says that the notification was an 'overdraft and emergency borrowing' notification. Barclays says it was not the receipt of the sum of money Mr M says he had been expecting. It says its call handling staff must have misinterpreted the notification on the app.

I've looked at all the evidence. I am satisfied that Barclays did not receive a payment of £250 million into Mr M's account. Barclays does not have to pay this amount to Mr M.

I think it was reasonable for Barclays to ask Mr M for evidence of the payment from HMRC. It is a substantial amount. Mr M sent Barclays a photograph of a letter he had received.

I've seen the letter Mr M sent to Barclays. The letter is a 'Notification of Pay and Taxable Benefit and Tax Deducted/Refunded – called a P60U.

The letter says that in the tax year to April 2023 Mr M received a total of £10,668.34. The letter says that no tax was deducted that year and no tax was refunded that year. So the letter is not evidence that Mr M was due £250 million from HMRC.

Mr M's phone calls with Barclays

I've listened to Mr M's phone calls with Barclays on 4, 5 and 6 July 2024.

I heard that two of Barclays' call handling agents told Mr M that a notification had appeared in his banking app about a payment of £250 million being cleared into his account:

- On 4 July 2024 Barclays told Mr M that the agent could see an alert on his account saying that £250 million had cleared into his account.*
- During the 5 July 2024 call, the agent read out the notification that they said indicated the £250 million has cleared into his account (quoting Mr M's account number and sort code).*

On 5 July 2024 the call handler said that they would call Mr M back either that day or the following day but they did not. Mr M had to call Barclays on 6 July 2024 and many times after that to ask to speak to the call handlers from 4 or 5 July 2024. He couldn't speak to them.

I appreciate that Barclays has made an acknowledgement in its final response letter that it wrongly gave Mr M information about £250 million being paid into his account. It apologised to Mr M, which I think was the right thing to do.

Barclays has said that Mr M has previously called it about his expectation about receiving large sums of money. Barclays says that money has not been received and Mr M hasn't sent it evidence of the money he says he expects to receive.

I've heard in the calls that Mr M had told Barclays about his personal circumstances. He said he'd been taken into a hospital the previous year for mental health reasons.

So I think Barclays was aware that Mr M was potentially a vulnerable person. I think Barclays was also aware that giving Mr M the wrong information about the notification would have a considerable impact on him.

I also think Barclays should have called Mr M back as it said it would do on 5 July 2024.

So I think Barclays should pay Mr M some compensation for the incorrect information its call agents gave to him and because it didn't call him back. I think this caused Mr M significant distress and inconvenience.

I've noted Barclays' comments about Mr M's previous calls to the bank. But this doesn't change the fact that I think Barclays dealt with Mr M's calls in a way that had a significant impact on him.

Having regard to Mr M's vulnerable position, I think a fair and reasonable amount is £500 for his distress and inconvenience.

To be clear, I am not going to make Barclays pay Mr M compensation for the money he said he was expecting from HMRC. Mr M will have to contact HMRC himself if he thinks that HMRC owes him money."

Barclays responded to say that it had nothing further to add and would accept my provisional decision.

Mr M responded to say that he did not accept my provisional decision. He restated some of the earlier points he had made to us and gave us a timeline of events.

In summary, Mr M says that an app has been deleted. He says this included the document with the disputed payment (for £250 million). When he reopened the app the document had been deleted. He says Barclays' evidence has been inaccurate and a QR code would be needed to get close to the complaint.

Mr M said he didn't accept my proposed award of £500 from the bank which had *"tampered with the receipt of his money"*.

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've briefly summarised Mr M's response to my provisional decision. But I've read and thought about the points that he has made.

Having done so, I don't see any reason to change my provisional decision. I don't consider there is any evidence that Barclays has interfered with the receipt of the money Mr M says was due to him.

Mr M is concerned about the deletion of a document when his app was deleted. But I've explained that Mr M would need to provide evidence to show he was owed the £250 million that he says should have been paid to his account with Barclays.

Mr M has not provided any evidence of the £250 million payment he was expecting. I'm satisfied Barclays has not received the payment. For the reasons I've already given I don't require Barclays Bank to pay Mr M compensation for the money he says he was expected from HMRC.

I appreciate Mr M does not consider £500 is sufficient compensation. But I think it is fair and reasonable for the reasons I've already given. I am pleased to note that Barclays has accepted my recommended award.

My final decision

My final decision is that:

- I don't uphold Mr M's complaint about the £250 million he said he was expecting from HMRC because I'm satisfied Barclays did not receive that money from HMRC.
- I do uphold Mr M's complaint about the incorrect information he was given by Barclays on the telephone on 4 and 5 July 2024 and when Barclays did not call him

back as agreed. I require Barclays Bank UK Plc to pay Mr M £500 compensation for his distress and inconvenience, as it has now agreed to do.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 20 December 2024.

Amanda Maycock
Ombudsman