

complaint

Mrs N complains that Barclays Bank Plc didn't do enough to help her when she was a victim of a scam.

background

Mrs N says that on 3 December 2014 she paid £2,400 to buy a car online. Barclays called her to check that she'd made the payment. She said she had. But the following morning she suspected that something wasn't quite right. So she reported the matter to Barclays and tried to stop the payment. She complains that Barclays wasn't helpful and didn't show her any empathy. It said that because she'd confirmed the payment, it couldn't help her. So she reported the matter to the police, and followed the matter up with the fraudster's bank.

Mrs N says that the fraudster's bank was much more helpful, but it couldn't give her all the information she needed for data protection reasons. So it suggested she asked Barclays to contact it directly. She says she had a number of problems contacting Barclays after this, and getting it to help. And it didn't update her about her case in the weeks that followed.

Barclays accepts its customer service was poor, and that could've shown more empathy towards Mrs N. It has paid her £230 compensation for what happened, and offered her a further £100 after we got involved.

Our adjudicator also thought that Barclays' customer service was poor. But she said that even if it had acted more quickly, she didn't think that Mrs N could've got her money back. That's because the fraudster took most of Mrs N's money out of the relevant account within half an hour of Mrs N's first call to Barclays. So she didn't think it would've had time to consider what it had been told and act on it in time to safeguard Mrs N's money – even if it's customer service had been as good as it should be. In the circumstances, our adjudicator thought that Barclays' £100 offer (on top of the £230 it has already paid her) was fair and reasonable.

Mrs N didn't agree with the adjudicator. So she asked for her case to be reviewed.

my findings

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 agree with what our adjudicator has said on this matter.

I'm very sorry to hear about what happened to Mrs N. She has been the victim of a calculated fraud. And I can imagine how distressed she has been by what happened. But it wouldn't be right for me to blame Barclays for her loss. It acted on her instructions to transfer the money to the fraudster's bank account. And it checked to make sure she'd authorised the payment. So it had no reason to suspect there was a fraud until she called it the following day.

But I can see why Mrs N feels let down by the service she received. She says Barclays could've done more for her. And I understand where she's coming from when she says this. I have no doubt that its actions on 3 and 4 December 2014 made her even more stressed that she already was. But like the adjudicator, I don't think it could've prevented the fraudster from taking Mrs N's money given the timescales involved. I say this because the money was removed from the fraudster's bank account around the time she called Barclays to tell it about what happened. So I don't think Barclays had time to think about what Mrs N had told it, and contact the relevant fraud departments before her money was taken from the fraudster's account.

Taking the matter as a whole I think that Barclays should pay her a further £100 (on top of the £230 it has already paid her) for the customer service she received. This reflects the impact of its service on her.

my final decision

My final decision is that Barclays Bank Plc should pay Mrs N a further £100 (on top of the £230 it has already paid her) for the customer service she received.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs N to accept or reject my decision before 10 July 2015.

Laura Forster
ombudsman