

The complaint

Ms B complains about how Barclays Bank UK PLC dealt with her and her account following it being made dormant.

What happened

Ms B says her Barclays account had a balance of over £11,690 that was to be used for an emergency. She says in November 2019 she needed the money but couldn't access the account. Ms B says she spoke to Barclays and it gave her different reasons for what may have happened including the possibility she had been the victim of fraud. She says she made a number of calls to Barclays about the problem and attended a branch on three occasions before finding out the account had been made dormant. Ms B says Barclays has paid her £200 compensation. But that isn't enough for what's taken place and for the anxiety she was caused, and for her time. She disputes receiving Barclays letter telling her the account would be made dormant.

Barclays says it closed the account in October 2019 in line with account terms and conditions about dormant accounts. It accepts there were problems in setting up a new account and for how it dealt with part of the complaint and has apologised and paid £200 compensation. It says it sent two letters to Ms B in July 2019 telling her the account would close.

Ms B brought her complaint to us and our investigator thought Barclays had dealt fairly with the complaint and paid a fair and reasonable level of compensation. The investigator thought Barclays was entitled to make the account dormant and had told Ms B it was doing so. The investigator thought Barclays had acted in line with account terms and conditions and couldn't hold it responsible for Ms B not receiving the dormancy letter. And also thought Barclays had sorted matters out in line with its dormancy policy timescales.

Ms B doesn't accept that view and in summary questions why Barclays sent two letters within a day of each other and believes there may have been a systems error. And says Barclays actions had a significant impact on her and her family. She would like further compensation

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 has dealt fairly with this complaint. I appreciate Ms B will be disappointed by my decision and I appreciate how strongly she feels about what's taken place.

There is no real dispute here that Barclays is entitled to make an account dormant in these circumstances as the account hadn't been used in a significant period of time. I can see that Barclays sent two letters to Ms B within a day of each other that I think were correctly

addressed telling her the account would close later that year. I appreciate that Ms B says she didn't receive the letters and questions why two were sent. I can't answer that question but I'm satisfied having looked at the letters and Barclays records, that the letters were sent. Ms B appreciates that Barclays isn't responsible for the safe delivery of mail, and so I can't fairly hold it responsible for Ms B not receiving it. And I make clear that I don't hold Ms B responsible for not receiving mail as she suggests the investigator has.

So I'm satisfied Barclays followed the account terms and conditions by closing the account but I accept that Ms B then spent some time trying to find out what had happened to her money. I have no doubt she was worried and I don't doubt she was told that she may have been the victim of fraud. I also appreciate Ms B attended a branch on three occasions. But I'm satisfied that Barclays has fairly apologised for how it dealt with parts of this complaint and has paid what I think is a fair and reasonable level of compensation. I'm satisfied that compensation award fairly reflects the time Ms B spent trying to sort matters out but also takes into account that Ms B didn't suffer any financial loss. And that Barclays was able to tell her what had happened to her money within a relatively short period of time.

I appreciate Ms B needed the money urgently but I have looked at Barclays dormant account policy and can see that it advises customers that it may take up to 12 weeks for money to be returned to a customer. In this case I'm satisfied Ms B didn't wait that long and think that as a result of the account being made dormant that she wouldn't have been able to have accessed her money when she needed it in any event. And that would have been the position even if she had been told straight away what had happened.

Overall I'm satisfied that Barclays has dealt fairly with this complaint and paid a fair and reasonable amount of compensation. I appreciate Ms B will have unanswered questions about why two letters were sent and if Barclays had any system errors at the time. We are not Barclays regulator and so that is not something I can investigate or comment on. I have made clear that I think on balance the letters were sent and in any event this was an account not used in many years. In those circumstances Ms B ought to have been aware there was a risk it would be made dormant.

My final decision

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms B to accept or reject my decision before 30 August 2020.

David Singh
Ombudsman