

The complaint

Ms S complains about how Citibank UK Limited dealt with her request to withdraw money from her account.

What happened

Ms S says she opened her Citibank account some years ago but left the United Kingdom (UK) keeping the account open. She says she returned to the UK in 2018 intending to use the account but was unable to do so. Ms S says she would like the account closed and her money returned to her and says she provided Citibank with evidence of the change of her name. She says a number of her e-mails were unanswered.

Citibank says it correctly blocked the account when it wasn't being used and when letters sent to Ms S were returned. It says there was a difference in Ms S's name details and tried to call her about it, but she ended the call. Citibank accepts it didn't respond to Ms S's correspondence and has apologised as well as offering £100 compensation.

Ms S brought her complaint to us and our investigator asked Citibank for further information about this complaint. Citibank hasn't provided any of that requested information or responded to the investigator's view. The investigator upheld the complaint and thought Ms S had provided evidence of the very slight name change details as well as both her passports and a court order about the name change. The investigator didn't think Citibank had told Ms S or us what she needed to do to close the account and didn't think the compensation went far enough for at least two years of delays.

The investigator recommended Citibank pay Ms S a total of £250 compensation and also pay 8% simple interest per year from 2 September 2019 on the account balance. The investigator recommended Citibank clearly explain what information it needs to close the account.

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 same overall view as the investigator and for similar reasons. I'm satisfied that Citibank could and should have provided the requested information in this complaint and we can in those circumstances can only decide the outcome of this complaint based on the evidence we have.

I accept that Citibank would have been entitled to have blocked Ms S's account in circumstances where she left the UK and no longer used the account. I'm satisfied that Citibank has certain regulatory duties when an account isn't being used and as here, when correspondence is returned. Such blocks are designed to protect, as in this case Ms S's money, and I think it her responsibility to have provided up to date addresses to Citibank.

There is no question here that Citibank didn't then deal appropriately with Ms S and I can

see that it accepts that. I have no doubt Ms S was caused frustration and inconvenience in writing to Citibank and in not receiving a response. This was Ms S's money and I appreciate that she wanted it returned. I'm satisfied that Ms S has been trying for over two years to sort matters out which is a significant time period. I can't fairly say what the impact on her was in not receiving her money as Citibank hasn't told us how much is in the account. But I don't think the £100 compensation offer goes far enough for the reasons I have explained. I think Citibank should pay £250 in total which I think is fair and reasonable and fairly reflects the delay here.

The key issue is the account closure. I appreciate Ms S has changed her name very slightly. I don't think it clear why Citibank wouldn't accept a combination of two passports and a court order to update the account and allow it to be closed. It is difficult to see what else Ms S could provide and I think a certified copy of the documents is unlikely to provide better evidence than a court order. I don't think Citibank has told us or Ms S what she needs to provide, and I would hope that it is able to close the account now. And that it recognises how long this problem has gone on for, in Ms S in trying to obtain her own money.

Putting things right

Citibank should pay Ms S £250 compensation. It should also pay 8% simple interest per year on the balance from 2 September 2019 until the date of this decision. Citibank should explain in clear terms what Ms S needs to provide to close the account and review the evidence it has to decide if it can do so without further evidence.

My final decision

My final decision is that I uphold this complaint and order Citibank UK Limited to pay Ms S £250 compensation and pay interest as set out. It should also provide clear instructions so that the account can be closed.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms S to accept or reject my decision before 16 June 2022.

David Singh
Ombudsman