

## **The complaint**

Mr R complains about Barclays Bank UK PLC (“Barclays”) following his accounts balances being used up and his accounts closed. He wants Barclays to explain what happened.

## **What happened**

Mr R held a current account with Barclays.

Around the end of 2018, Mr R came into some money, around £12,000. He opened an ISA with Barclays and deposited the money.

Over the following 5 months, regular transfers took place from his ISA funds into his current account. From there, the funds were spent, including by cash withdrawals and on gambling websites.

Both Mr R’s current account and ISA account were closed in May 2019, with no credit balances remaining.

In August 2022, Mr R complained to Barclays. He did not understand where his money had gone to, or why his accounts were closed.

Barclays sent him its reply shortly afterwards. It advised that the accounts were closed at Mr R’s request. It pointed him to the account statements which showed the transactions and how the money was spent.

Mr R was not happy with this and contacted us. He felt that two particular sites had taken his money and had closed his accounts without his consent.

One of our investigators has looked into this matter and did not recommend that the complaint be upheld. He considered that the evidence showed that the transactions had been consistent throughout the life of the account and he considered it likely that Mr R had requested the account closure.

Mr R did not accept that view and asked for an ombudsman decision.

## **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 understand Mr R’s upset in this matter. The money in his ISA was a large sum and to see that it was used up over a short time must be very upsetting.

I do, however, agree with my colleague and I do not uphold the complaint.

This is because I agree that the statements show how the money was used and I haven’t seen any evidence to suggest that the transactions from the gambling sites Mr R has mentioned were unauthorised or unexpected.

I have reviewed Mr R's current account statements for the period of 2018 up until the account closure and the sites appear regularly, for varying amounts. No queries were raised about the earlier transactions and it appears that Mr R acknowledged that these were legitimate. I agree that on balance the later transactions were also authorised and legitimate.

My colleague considered that the accounts were most likely closed on request of Mr R, and supported this on the basis that Mr R had been a regular user of his accounts, but did not raise any concern about the closure of the accounts until 2022, some 3 years later. I agree with this reasoning and think it most likely that the accounts were closed at Mr R's request.

Consequently, I have not seen evidence that Barclays has done anything wrong, and whilst I appreciate that this will be disappointing to Mr R, I do not uphold his complaint.

### **My final decision**

For the reasons given above, I do not uphold Mr R's complaint and I do not ask Barclays Bank UK PLC to do anything further.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 3 March 2023.

Laura Garvin-Smith  
**Ombudsman**