

The complaint

Mr N complains that Barclays Bank UK PLC can't locate the items he says he deposited in their safe custody service.

What happened

Mr N says that he visited a branch of Barclays, and he deposited items with them into their safe custody service. He says he was informed by a member of the branch staff that when he wanted to collect his belongings, he would just need to show his debit card or passport as identification in order to retrieve the items. As Mr N was moving house, he says he left the items with Barclays for a year, and he says he visited the branch again in May 2023 to retrieve the items, but he says Barclays couldn't find his items. Mr N made a complaint to Barclays.

Barclays did not uphold Mr N's complaint. They said their Barclaysafe Premium service was withdrawn in 2012 and it would be the only service where a laptop could have been held. They said he opened his account in 2013, after the withdrawal date for Barclaysafe Premium and they wouldn't have accepted anything for storage at a branch after the withdrawal date. Barclays said there were no lost contact items on their database that match his name.

Barclays said that Barclaysafe Standard was the only service available after 2012 and it was a document only service, so a laptop couldn't be deposited as it was a paper only service and the wallets were metal detected on receipt at the store. They said a laptop would have been rejected and returned. Barclays said they were unable to find any evidence of any safekeeping fees identified on Mr N's account. Mr N brought his complaint to our service.

Our investigator did not uphold Mr N's complaint. He said he hadn't seen any evidence that persuaded him that Mr N's items that he said he deposited with Barclays (including the paper documents), were deposited with Barclays. Mr N asked for an ombudsman to review his complaint, and he asked for Closed-Circuit Television (CCTV) to be viewed.

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 asked Barclays about their CCTV for the branch, as while Mr N hasn't been able to give us the exact date and time he alleges the items were taken by the branch, I wanted to find out how long they would hold CCTV for. Barclays confirmed that CCTV is usually held on the hard drive for 30 days then it is overridden. So as the original branch visit was nearly two years ago, it is not unreasonable that Barclays do not have the CCTV anymore. So I'm unable to rely on this here.

Mr N is adamant that he left his items with Barclays to use their safe custody services. Barclays are adamant that they didn't have a safe custody service at the time Mr N claims to have deposited the items with the branch. When it comes to complaints where it's one word against another, I have to consider the evidence available to me. I then have to weigh the

evidence against the balance of probabilities, that is, what's more likely to have happened in the circumstances.

On the balance of probabilities I can't conclude that Barclays took Mr N's items to store for him while he was moving house. I say this for a number of reasons. Barclays did not offer a safe custody service which could take laptops at the time Mr N says he left the items with the branch. Mr N has not been able to provide any evidence of an agreement between himself and Barclays to hold his items, such as a receipt, or an agreement to pay for any safe custody services. Barclays have confirmed that no such fees were debited from his account.

I've reviewed Mr N's customer notes from 2021 onwards and these do not show that Mr N had deposited items with the branch, which I would expect them to do if Mr N was to leave items with a member of staff. I asked Barclays for further information about the branch that Mr N alleges to have left the items with, and they told me that the branch Mr N claims to have visited does not have the facilities to store Barclaysafe items. They said the branch had a refit a number of years ago, and there is no room for any stored items. They also confirmed they weren't aware of any previous allegations from anybody else of lost deposited items against that branch.

I asked Barclays to see if they could get a statement from the branch manager at the time Mr N claims to have left his items with the branch. The manager at the time has told us that *"we do not accept any items for storage from customers at the branch. We advise all customers who enquire about the service (which is rare) that this was removed and no alternative is in place at Barclays"*.

Mr N told me that he would try and get his transport information from around the time he deposited items with Barclays. But that wouldn't prove that he deposited items with Barclays and that they accepted his items. It would just show where he travelled to and from and on what dates. But CCTV wouldn't be available now even if Mr N knew the exact date he visited the branch. Mr N has told us about the importance of the documents and items he says he left with Barclays. So Mr N may wish to contact the police if he feels a theft has happened. But I'm unable to conclude that Barclays told Mr N that they could store his items for him, and he just needed to show his bank card or passport to collect the items. So it follows I don't require Barclays to do anything further.

My final decision

I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr N to accept or reject my decision before 2 April 2024.

Gregory Sloanes
Ombudsman