

## **The complaint**

Mr S complains that Barclays Bank UK PLC lost some deeds and documents which he had deposited with it for safe keeping.

## **What happened**

In September 2023, Mr S visited a branch of Barclays to ask for some deeds and documents relating to his property which he said had been deposited with it under its “Barclaysafe” storage scheme. He provided five reference numbers and Barclays checked with the storage company who advised that the relevant “wallet” could not be found under any of those reference numbers.

Barclays advised that Mr S had closed his account with it in August 2016, and that it had a record of him visiting a branch in November 2017, having previously asked it to retrieve his wallet from storage. It noted that he had removed the items in the wallet at that stage. It said that each time a customer came to look at their wallet, a new wallet would be opened and a new reference number created. As Mr S no longer held an account with it after August 2016 he would not have been able to open a new wallet. Barclays also arranged to have carried out a “lost contact” search, which revealed no results .

On referral to the Financial Ombudsman Service, our Investigator said that Barclays had taken the appropriate steps to try and locate Mr S’s wallet. And that she was satisfied that Mr S no longer had an active Barclaysafe wallet.

Mr S didn’t agree, and in particular denied that he had visited the branch in November 2017.

The matter has been passed to me for an Ombudsman's consideration.

## **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.

Regrettably, whilst mindful of the disappointment this causes, I don’t think I can uphold Mr S’s complaint. I shall set out my reasons below.

Where the evidence is incomplete or contradictory, as some of it is here, I have to make my decision based on what in my opinion is most likely to have happened.

Where banks hold items in safe storage and customers request them, we do expect that they carry out reasonable and appropriate checks. Here, Barclays referred the matter to the company which held items in storage. That company carried out a thorough check of any items held in Mr S’s name. That check revealed the five reference numbers but all were marked as “*permanently removed from [the company]*”. It also confirmed that a lost contact search (for items that couldn’t be traced to an individual) revealed no items. So I’m satisfied that Barclays carried out appropriate searches.

Barclays has said that Mr S removed the items from his wallet in November 2017. I’ve seen

an account note which says that the items were requested from storage on 20 November, received into the branch on 21 November and collected by Mr S on 25 November. The note, dated 25 November 2017, says:

*"customer has come to collect wallet today.  
card given today but transferred accounts so no longer valid but has  
given me the sort code and account number,  
passport [No.]  
gateway questions type of cards you hold with Barclays, post code,  
also 3 additional question of d.o.b, mmn\* and full address"*

\*mother's maiden name

So it would appear that Mr S visited the branch to collect his wallet with ID and answered security questions. And whilst I can't discount the possibility that he opened a new wallet on that day, this doesn't seem likely because he no longer held an account with Barclays. I've noted in particular that he paid for the storage on a monthly basis, but this was from his Barclays account and he doesn't appear to have paid for any storage after August 2016 when he closed his account. I understand that Barclays only offered the Barclaysafe facility to account holders. It appears that it does keep a customer account open to receive payments for three years after closure and this would explain why it still kept Mr S's items in storage until he collected them.

So I think it likely that Mr S did collect his deeds and documents from his Barclaysafe wallet in November 2017.

In those circumstances I don't propose to ask Barclays to take any further action.

### **My final decision**

I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 11 March 2024.

Ray Lawley  
**Ombudsman**