

The complaint

Mr H is unhappy that when he contacted Barclays Bank UK PLC (“Barclays”) it was unable to provide any information about accounts he says he’d held with it several years earlier.

What happened

In 2022 Mr H discovered historic statements from his account with another bank that showed a number of payments made to a Barclays account between 1989 and 1997. He believed this Barclays account was in his name. He also said that in 2000 a transfer of around £6,000 would’ve been made to a Barclays account in his name when it took over a building society he had an account with.

In July 2022 Mr H contacted Barclays to try and find out more about the accounts. Barclays searched its systems using the information Mr H provided, but ultimately couldn’t find any accounts that matched the dates he’d given it. Mr H was unable to provide any more information about the accounts because he couldn’t remember what the payments he made were in relation to. He also said he didn’t have any more paperwork because following his divorce a lot of this documentation had gone missing.

Mr H was unhappy Barclays couldn’t provide more information. He felt it was withholding information from him. Barclays issued its final response in October 2022 but was unable to provide any further information about the accounts. It suggested Mr H could make a subject access request under the Data Protection Act in response to his concerns Barclays was refusing to provide information.

Mr H brought the complaint to our service to consider, and an investigator looked into things. Overall, they felt Barclays had acted reasonably in trying to trace Mr H’s accounts and didn’t think it was withholding information. Mr H didn’t accept this, so the complaint has been passed to me to make a 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.

When Mr H originally asked Barclays to look for any historic accounts he may have held with it in the past, it used his personal details – which have remained the same since he says the accounts would’ve been open - to search its systems. When this didn’t produce any results that matched the dates Mr H had provided it invited Mr H to his local branch to complete a ‘lost account’ search which would’ve provided information about any dormant accounts in his name that might’ve been closed. This search didn’t uncover any historic dormant accounts.

Barclays has been able to find the details of an account Mr H opened with it in 2010 – and closed in 2011. But not accounts that go back as far as the dates Mr H has provided.

Mr H doesn’t remember much about the accounts he says he had with Barclays. And Barclays hasn’t been able to find any details of the accounts either. Where it’s not possible

to know what has happened, I have to base my findings on what I think is most likely given the evidence available.

Mr H has provided statements which show payments made to a Barclays account from another bank, but there's no information on these statements that confirms the Barclays account was in Mr H's name. And he hasn't been able to provide any details regarding the cheque from his savings account he says was paid to a Barclays account in 2000.

Based on this, and the fact that Barclays searches haven't revealed these specific accounts, I've not seen enough evidence to persuade me that Mr H did hold accounts with Barclays prior to 2010 or that it is withholding information from him.

Even if Mr H had once held accounts with Barclays around the dates given, it doesn't follow that this means Barclays has withheld his money or is withholding information from him. I accept that Mr H doesn't remember what happened to the accounts he's querying. But given this, and the fact there's no record of them, I think it's more likely than not that if Mr H did have accounts with Barclays prior to 2010, he's withdrawn the funds and closed them at some point.

And given that Mr H says he thinks these accounts were held between 23 to 35 years ago, I don't think it's unreasonable or unusual that Barclays no longer has a record of this. It isn't required to hold information about its customers indefinitely – usually no longer than 6 years once an account is closed.

I know Mr H believed that in his July 2022 call with the business he was told by the advisor they could see his accounts and that their supervisor advised they couldn't share this information with him. But I've listened to a recording of this call, and I can't agree that's what happened.

Using Mr H's details, the advisor could see that Mr H had a profile with Barclays. This meant they had a record of his name, address and telephone number. This indicated he had at some point been a customer of the bank, but the advisor couldn't see any actual account information. So, she told Mr H her supervisor had advised her that the best option was for him to go into branch and try and trace any historic dormant accounts which is what was arranged.

Although Mr H didn't have any dormant accounts that were uncovered by the search, the account that was opened in 2010 and closed in 2011 has since been found which explains why Mr H had a customer profile with the bank and it still holds a record of this.

Overall, I'm not persuaded Barclays has withheld information from Mr H in order to conceal his money. I think it's done what I would've expected in trying to find his accounts.

Customer service

On 11 August 2022 Barclays wrote to Mr H confirming it had been unable to trace any historic accounts relating to the dates he'd provided. Mr H has said he wrote to Barclays on 15 August 2022 again asking it to find his accounts and it didn't respond.

Mr H then sent a chaser in October 2022 and Barclays contacted him by phone to discuss his concerns. I've listened to a recording of this call, and I think the advisor did their best to

try and help Mr H, but it's clear Mr H found it difficult to summarise his complaint over phone and he told the advisor it was easier to explain in writing.

During this call the advisor asked if Mr H had sent the August letter recorded delivery which he said he had. But he wasn't able to provide the tracking number over the phone and it wasn't clear if he had checked whether the letter had been signed for.

It's difficult to know exactly what happened to Mr H's letter. It's not clear whether Barclays didn't respond to it due to an error, or something else happened that prevented it from reaching Barclays.

But, even if I did think Barclays had overlooked Mr H's letter due to human error or another fault, I think it's done what I would've expected in getting the complaint back on track as soon as it could when it was aware there was a problem. And ultimately, it had already told Mr H everything it could about the accounts he was looking for before the letter was sent.

I can see this process has been frustrating and unsatisfying for Mr H. But I haven't found Barclays has acted unfairly or unreasonably overall.

My final decision

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 19 March 2024.

Faye Brownhill

Ombudsman