

## **The complaint**

Miss A complains that Barclays Bank UK PLC hasn't refunded transactions from her account which she says were made without her knowledge or authority.

## **What happened**

Miss A has highlighted multiple transactions from her account that she says she didn't make. She thinks her husband – now estranged – carried them out without her knowledge or authority.

Barclays looked into the transactions and said it wouldn't refund them. Miss A brought her complaint to our service as she wasn't happy with the bank's answer.

## **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.

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I've considered the available evidence and I'm not upholding Miss A's complaint. I can't see the bank has made an error in declining to refund Miss A here. There's no evidence to suggest it hasn't followed the applicable rules and regulations, or that it has acted unfairly or unreasonably in all the circumstances.

## **My final decision**

I don't uphold this complaint against Barclays Bank UK PLC.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss A to accept or reject my decision before 27 February 2024.

Ben Murray  
**Ombudsman**