

The complaint

The estate of Mr W complains that Barclays Bank UK PLC (Barclays) made several errors in dealing with the estate.

What happened

The estate of the late Mr W is represented by Mr W's daughter, Ms W – I will refer to her here.

Mr W sadly died on 17 May 2022. Grant of Probate was later issued on 13 March 2023.

Ms W called Barclays on 4 July 2022 to advise them of her father's death, and then sent a photo of the death certificate – received by Barclays on 6 July 2022. In her call to Barclays, she advised (and Barclays noted) that she had learning disabilities.

Barclays' records show that the photo of the death certificate wasn't clear and asked Ms W for another copy – this was received on 25 July 2022.

On 27 July 2022, Barclays sent the balance of £8,408.05 to Ms W's euro account in Ireland. She acknowledged to Barclays she received this.

Barclays said there had been some delays and service issues and agreed to pay compensation of £400. They sent a payment to Ms W's account on 31 August 2022 (EUR450.92). Ms W said this wasn't received and Barclays sent another payment of £400 (EUR448.26) on 13 September 2022.

Ms W's complaint:

Ms W complained. She said:

- Barclays delayed the payment of the money from her father's account to her. And as a result she had to take a personal loan to pay for his funeral.
- The payment of £8,408.05 hadn't been explained to her – or the exchange rate.
- She wonders if there are other monies in her father's name due to be paid to her.
- She hadn't received the compensation payment of £400.
- She said Barclays had agreed to pay a further £400, and this hasn't been paid.

Barclays didn't send a final response but sent their files to us to consider.

Our investigation:

Our investigator said:

- Two payments of £3,500 were paid to Ms W on 28 June 2022 (but didn't notice

they'd been returned).

- A final payment of £8,408.05 had been sent to Ms W on 27 July 2022.
- He couldn't see that Barclays had made Ms W aware these payments had been sent, nor explained the exchange rate used. This caused confusion, particularly in view of Ms W's difficulties. Barclays should've been clearer in their communications.
- He could see the compensation payment of £400 had been paid to Ms W's Irish account on 31 August 2022, and asked Barclays to check if it had been returned, and if not, make the payment again.
- Barclays told us that all monies in Ms W's father's name had been included.
- He said Barclays should:
 - o Pay any differences in exchange rate between June 2022 and July 2022.
 - o Issue a cheque for the agreed compensation of £400 (if the payment had been returned).
 - o Pay compensation of £350 for distress and inconvenience caused by Barclays' poor service.

Barclays showed us the payment advices for the payments of £8,408.05, and the two payments of £3,500. They said they'd investigate if the compensation payment of £400 had been received by Ms W. But advised no further.

Ms W didn't agree and asked that an ombudsman look at her complaint.

I issued a provisional decision which said Barclays should pay the additional £400 as previously agreed, plus £350. I said:

My role is to look at this complaint afresh and reach my own decision – that's part of our process. So – my decision is different to the investigator's.

I was sorry to learn of the loss of Ms W's father, and for the upset she must have felt. I can also see there were other delays and frustrations in getting the Grant of Probate and selling the house – all this must have mounted up on her at the time, which I appreciate.

I will deal with Ms W's complaint in turn:

Delays to paying money from late father's accounts:

Barclays' records show that Ms W first called them on 4 July 2022 to advise them of her father's death, and she then sent a photo of the death certificate to them. Barclays changed her late father's account into her name on 7 July 2022.

Two amounts of £3,500 were paid to Ms W's euro account on 28 June 2022. But - the payments were then returned on 7 July 2022 and put back into Ms W's Barclays account. Barclays told me these weren't anything to do with the settlement of the estate, so I don't consider these as relevant to the complaint.

Barclays then paid the remaining total balance of £8,408.05 to Ms W's account on 27 July 2022.

This was about four weeks after Ms W first advised Barclays of the death of her father. So I looked that – as this was a long time after Ms W first contacted Barclays about her father's death. I looked at Barclays' records which showed:

- Although Ms W contacted Barclays on 4 July 2022, the photo of the death certificate wasn't clear and they asked for a better copy. Barclays needed to see a good copy of it to pay the money to Ms W.
- Ms W then sent this and Barclays got it on 25 July 2022.
- Barclays then paid the money (£8,408.05) to Ms W on 27 July 2022 – only two days later.
- This was in line with how Barclays operate, and I don't think that to pay the money to Ms W within two days of seeing the death certificate was a delay.

Exchange rate differences:

Our investigator said this should be paid – but I don't see why this should be the case. I say that as the funds were paid to Ms W within two days. So, I don't think Barclays need to pay any exchange rate differences.

Explanation of the payment of £8,408.05:

Barclays showed us the letter they sent to Ms W on 27 July 2022. This said '*the closing balance of £8,408.05 has been distributed as per your instructions*'. It didn't quote an exchange rate, nor have Barclays evidenced a payment advice or similar which showed the exchange rate.

So here – I agree that Barclays should've been clearer in their communications.

Further monies from father's estate:

I haven't seen any evidence of any further money due from the estate.

Compensation payments:

I can only see that Barclays agreed to pay one amount of £400, not two.

I can see it was sent on 31 August 2022, and then again on 13 September 2022.

I asked Barclays again about this and they said the second payment may well have been returned by Ms W's bank. Ms W also showed us her bank statements for August 2022 to October 2022 – and they showed that nothing was received from Barclays.

So – it's only reasonable that this decision directs Barclays to pay the agreed compensation of £400 as soon as possible.

Responses to the provisional decision:

Barclays made no comments, but Ms W did. She said:

- Barclays had offered further compensation of £200 which hadn't been paid. She showed us an email from Barclays bereavement services which said that.

- She was still confused by the amount of the estate paid to her (£8408.05). She thought it should be more like £10,000.

I now need to make a final 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 could see from Ms W's bank statements that it looked like she hadn't received the further payment of £200, and I could also see the agreement from Barclays to pay it.

Following what Ms W showed us, we asked Barclays if it had been paid and they confirmed the payment had failed – so it hadn't been paid.

So – this final decision includes the payment of a further £200.

On the amount of money paid from the estate – I'm satisfied there were no errors here, and Ms W got the right amount paid to her.

My final decision

I uphold this complaint. Barclays Bank UK PLC must:

- Pay compensation for distress and inconvenience of £750 (£400 previously agreed by Barclays, and £350 as part of this decision).
- Pay the further amount previously agreed - £200.
- In responding to this final decision, Ms W should advise her bank account details for payment.

Under the rules of the Financial Ombudsman Service, I'm required to ask the estate of Mr W to accept or reject my decision before 26 March 2024.

Martin Lord
Ombudsman