

The complaint

Mr R complains about the level of service he received from Barclays Bank UK PLC.

What happened

In early 2023, Barclays wrote to Mr R to say that it was going to close his euro account due to inactivity.

Mr R was unhappy with the service he received when he then tried to close the account.

Barclays apologised for the poor level of service Mr R when trying to withdraw money from the account and offered to pay him £250 compensation. Barclays noted that Mr R successfully withdrew €560 in April 2023.

Our investigator didn't think that Barclays was wrong to tell Mr R in January 2023, that his account would become dormant if he didn't make any transactions by early April 2023. Our investigator agreed that the service Mr R received in branch was poor. But overall, he thought Barclays offer to pay £250 was fair compensation.

Mr R is unhappy with the investigation outcome. He says he made numerous unsuccessful attempts to close the account. Mr R says that we can find evidence of the way the bank manager treated him in branch on CCTV. Mr R says the cashier initially tried to use the tourist exchange rate before reverting to the correct rate after Mr R pointed out the mistake.

Mr R said his account was still not closed and that he had been back to the branch over consecutive weekends to try and get the account closed, dealing with different members of staff each time. Mr R doesn't think £250 is fair compensation.

Mr R thinks our investigator dismissed his concern about Barclays offering him the wrong exchange rate. And he is still owed £4.50 from the account.

Barclays has since written to Mr R to confirm that his account is now closed and has paid out the small remaining balance. Barclays said it didn't have enough information to comment on the rate Mr R was initially offered in branch.

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 realise that I have summarised this complaint in less detail than the parties and that I have done so using my own words. The rules that govern this service allow me to take this approach but it doesn't mean I have not considered everything the parties have given to us.

I am satisfied that Barclays gave Mr R written notice of its intention to treat his account as dormant due to inactivity. So, I don't consider Barclays acted unfairly when it decided to close Mr R's account. However, I don't think there is any dispute that after it took the decision make the account dormant, Barclays let Mr R down. He made several trips to try to

withdraw money and close the account down and was unhappy with the way Barclays treated him in branch. I can appreciate this was both upsetting and inconvenient. So, my decision focusses on whether Barclays has already done and offered enough to put things right.

I am sorry to disappoint Mr R but I consider Barclays offer of £250 is a fair one. An award of this size sits towards the top end of the range of an award we might make where the mistake has impacted a consumer and taken a reasonable amount of effort to resolve. Our approach to awards like these can be found on our website.

I know Mr R was unhappy about the manager's treatment of him and the fact that someone in branch tried to give him a less favourable rate of exchange. I don't seek to diminish the impact these events had on Mr R but rather than focussing on individual failings, I have looked at Mr R's experience as a whole. I also take account of the fact that Mr R did receive the correct exchange rate so didn't lose out financially. Overall, I still think £250 fairly recognises the impact Barclays' mistakes had on Mr R.

I appreciate Mr R says he had to make a few visits to a branch of Barclays in early 2024 to raise the dormancy claim. Mr R is unhappy with this experience but as the visits took place since Barclays sent its final response in 2023, this is a new complaint point. If he hasn't already done so, Mr R will first need to raise his concerns with Barclays before coming back to our service if he remains unhappy.

Barclays has confirmed that the account is closed and it has paid out the small remaining balance. If Mr R has not yet received this money, I suggest that he contacts Barclays direct.

My final decision

Barclays has already made an offer which I think is fair. So, my final decision is that, if it has not already done so, Barclays Bank UK PLC should pay Mr R £250.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 9 May 2024.

Gemma Bowen
Ombudsman