

The complaint

Mrs C complains about the service she received from Barclays Bank UK PLC (“Barclays”) when trying to retrieve her funds from accounts she held with it. In particular, she says Barclays failed to respond and provided incorrect information about the funds held and documentation she sent in.

What happened

Mrs C held two accounts with Barclays – a savings account closed in March 2019 and an ISA closed in February 2022.

Following moving abroad in 2010, Mrs C says she tried to reclaim the balance held in her accounts in 2018. Mrs C says Barclays initially told her that the accounts didn’t exist.

Mrs C called Barclays and complained that it closed her savings account and that she did not request this. Barclays responded by letter on 24 September 2019 and explained her account was closed due to dormancy and asked that she complete and return the lost bank account form and it would need certified ID.

Following this Barclays wrote to Mrs C on 25 September 2019 and confirmed that dormant funds in Mrs C’s name had been found and confirmed to claim the funds it required a certified copy of valid photo ID and current address and payment instructions signed and dated by all parties connected to the dormant account. The letter states all documents must be certified by the appropriate authority and returned with a copy of this letter and it would then process her claim.

Mrs C has provided an email chain showing she chased Barclays by email dated 22 November 2021 about how she can access her funds and Barclays confirmed its dormancy team would write within 28 days. Not receiving anything Mrs C chased again on 1 February 2022. Barclays responded confirming it had resent a letter requesting certified photo ID, proof of address and name change ID to process her claim further.

Mrs C says she sent a number of items to Barclays to prove her identity in November 2022. Having not received a response Mrs C says she made a number of calls to Barclays about this including one on 7 June 2023 where she explained that she had been trying to reclaim the funds since 2019 and that she had sent in the certified documents that Barclays had requested yet it had not progressed her claim.

Mrs C received an email from Barclays on 8 June 2023 saying due to the time frame her claim submitted had likely now expired as claim details are automatically deleted from its system after 365 days and provided a link to complete a fresh claim.

Barclays dormancy team confirmed what was needed so that Mrs C could be sent the money held in the closed accounts – these included certified documents to move her claim forward.

Mrs C says that she had already previously sent in the requested certified documents and that Barclays failed to respond. Mrs C was concerned about sending the requested documents again unless it was by email due to concerns about the security of her information.

Mrs C brought her complaint to this service. She says she spent many hours making international phone calls to Barclays to sort the matter out. Barclays records show Mrs C had made six phone calls to try and resolve the issue.

On review of Mrs C's complaint and after contact with Barclays from this service, Barclays confirmed that due to its internal policy the certification of documents expire after three months but that it would agree to receive the certified documents by email. Barclays confirmed that Mrs C had sent the required documents to it in November 2022 but that her proof of address from her bank wasn't certified.

Mrs C provided the documents requested again by email but without the proof of address being certified. On being notified about this Mrs C then provided this and Barclays approved and processed her claim for the funds it held totalling £6,549.82 and provided evidence of the transfer being sent to Mrs C which she confirmed receipt of on 22 February 2024.

Mrs C queried the amount received as it was lower than expected.

Our investigator explained to Mrs C that international transfers are subject to transfer and processing fees not just from Barclays and that movement in exchange rates would also affect the amount she received and were outside of Barclays control. And although Barclays had to follow its internal processes correctly, they agreed the service from Barclays regarding this matter could have been better given the level of chasing Mrs C had to do and the length of time it took to resolve and recommended Barclays compensate Mrs C £150.

Barclays agreed to the recommended compensation to settle Mrs C's complaint, but Mrs C disagreed. She says given she's had to spend years chasing Barclays, making numerous international phone calls and paid to have her documents certified twice the compensation figure should be £1,000. Mrs C has asked for an ombudsman's decision.

I issued my provisional decision on 21 May 2024. In my provisional decision, I explained why I was proposing to uphold Mrs C's complaint. I invited both parties to let me have any further submissions before I reached a final decision and neither Barclays have accepted my provisional decision and Mrs C hasn't added any new information.

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.

In my provisional decision I said that:

"It might help if I explain here my role is to look at the problems Mrs C has experienced and see if Barclays has done anything wrong or treated her unfairly. If it has, I would seek – if possible - to put Mrs C back in the position she would've been in if the mistakes hadn't happened. And I may award compensation that I think is fair and reasonable.

In this case Barclays has already accepted that the service Mrs C was provided regarding the retrieval of her funds could've been better. And Mrs C has now fortunately received the funds in question. So what I need to decide is whether the compensation recommended by

our investigator (£150) and accepted by Barclays is enough for the distress and inconvenience suffered by Mrs C in trying to sort this matter.

Mrs C says it isn't enough and that she is looking towards the £1,000 compensation mark. Mrs C says this is because:

- 1. she has been trying to retrieve her funds since 2018;*
- 2. had to make numerous international phone calls to chase Barclays in an incompatible time zone;*
- 3. was told incorrect information regarding receipt of her ID documentation;*
- 4. had to certify her documents twice;*
- 5. had to take a loan out in lieu of receiving her funds; and*
- 6. has been but under undue stress.*

I don't doubt the stress and inconvenience that Mrs C has suffered. It is very clear to me that the process to retrieve her funds hasn't been as it should have - even given the added complications of Mrs C's name change and trying to deal with this from abroad. I have to balance this with Barclays need to follow its internal processes correctly and whether it made any errors here along with Mrs C efforts in providing Barclays with the things it needed to retrieve her funds.

And after considering everything I currently don't think the £150 recommended compensation is enough for the distress and inconvenience Mrs C has suffered. But I also don't agree with Mrs C that a figure of £1,000 is appropriate. From the information I've seen Mrs C has made reasonable efforts to comply with Barclays internal procedures regarding the retrieval of her funds – totalling a not insignificant amount - from her dormant accounts.

Over a period of around four years Mrs C has called, emailed, completed forms, had documents certified and sent off and then chased and had to complete the process all over again as well as bringing her complaint to this service. In response Barclays doesn't appear to have been proactive in assisting Mrs C in resolving this. Instead, at times it has provided her with incomplete and inaccurate information and passed her around to different departments.

I think it is likely the reason the retrieval of Mrs C's funds wasn't progressed was because it doesn't appear Barclays received a certified copy of her bank statement - I say this as I've only seen certified copies of her other ID dated September 2022. It may not have been an error on Barclays part, but nor is it an excuse for Barclays inaction in not chasing Mrs C for this or making it clear what was outstanding but instead rather letting her claim expire.

So on this basis, I'm currently minded to increase the recommended compensation to £300 to compensate Mrs C for the distress and inconvenience of having to go through Barclays processes a second time and raising a complaint with this service in order to retrieve her funds.

I understand Mrs C feels that a figure of £1,000 would be more appropriate but I haven't seen any evidence she actually took out a loan in lieu of receiving her funds and I think a figure of £300 is fair to reimburse her for any costs regarding the certification of documents and calls made and the distress this caused."

As neither party has provided any further evidence or arguments for consideration and Barclays has accepted my provisional decision, I see no reason to depart from the

conclusions set out in my provisional decision. It follows that I uphold this complaint and direct Barclays to compensate Mrs C a further £150 compensation.

My final decision

For the reasons I've explained, I uphold Mrs C's complaint against Barclays Bank PLC and direct it pay the fair compensation outlined above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs C to accept or reject my decision before 18 July 2024.

Caroline Davies
Ombudsman