

The complaint

Mr R complains that Barclays Bank UK PLC's actions have allowed him to become a victim of fraud. He's also unhappy that he's not been able to access his account for years and that it's now been closed.

What happened

Mr R used to live in the UK and says he's had accounts with Barclays for over 40 years. He moved abroad in 1996 and was initially able to operate his accounts into which his pension got paid.

Mr R says Barclays told him in 2019 that it had decided to cease operating in the country to which he'd moved. Prior to this, he says he used to go to his local Barclays branch to withdraw his pension. Mr R says he got a firm of lawyers to write to Barclays asking for his pension to be paid into a local account in his name, amongst other things. He says this didn't happen meaning he wasn't able to access his pension.

Mr R says that he called Barclays in March 2021 – still trying to resolve the issue of accessing his account – and was told he'd failed security checks as he'd given his mother's maiden name incorrectly. He says he was told he'd need to come to branch in order to verify his identity. In other words, he needed to come to the UK.

Mr R says he complained to Barclays in January 2022 and eventually discovered that his account had almost no money left in it. He says that there should have been £13,000 in his account. He complained to Barclays saying he didn't recognise the transactions that cleared out his account. He said he hadn't taken any money from the account since December 2018.

Barclays looked into Mr R's complaint about unrecognised transactions and said that it was unable to help, that his account was closed and a small balance remained to be claimed. Barclays said that if Mr R wasn't happy with its response, he could complain to our service.

Mr R says that Barclays subsequently agreed that there had been fraud on his account but that he'd need to come to the UK to verify himself. Mr R was unhappy with this saying Barclays should have to pay for his travel expenses and compensation for all the distress and inconvenience it has caused. So, he complained to our service about all of the problems he'd had with Barclays since 2019.

One of our investigators looked into Mr R's complaint and, amongst other things, asked Barclays to evidence that the transactions that Mr R didn't recognise were authorised. Barclays didn't do so. Our investigator, therefore, recommended that Barclays refund all of the unrecognised transactions and pay Mr R £750 in compensation. Barclays offered to do so and sent a list of the unrecognised transactions and totalled them up. Barclays offered a £17,097 refund and the £750 in compensation that our investigator had recommended.

Mr R didn't accept Barclays' offer and said that Barclays needed to improve it. He asked for his complaint to be referred to an ombudsman for a decision. His complaint was, as a result, passed to me.

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.

Having read Mr R's complaint I can see he was upset at Barclays decision to no longer operate in the country to which he'd moved – understandably so given that he'd banked with Barclays for many years. I can also see that he then had real difficulties accessing the money in his account.

I can see that someone started accessing Mr R's account in June 2021 – there was a balance of just over £9,500 at the time – and rapidly emptied it. I can see that regular withdrawals were made after that – shortly after Mr R's pension was paid in – and that this meant his account had a minimal balance in it when Barclays finally closed it in September 2023 as Mr R no longer lived in the UK. That was a decision that Barclays took at a high level and wasn't specific to Mr R.

Putting things right

I'm satisfied Barclays has offered to refund all of the money that was withdrawn from Mr R's account since June 2021. It's unclear what happened to the money that was in Mr R's account and whether or not the payments were to fraudsters. Barclays has, however, worked on the basis that they were. I am, therefore, satisfied that its refund is more than fair. Barclays has also agreed to pay the compensation our investigator recommended. I'm satisfied that their recommendation was also fair. So, I'm going to uphold this complaint and require Barclays to make the payments it has offered.

My final decision

My final decision is that I'm upholding this complaint and require Barclays Bank UK PLC to pay Mr R the £17,097 refund it has offered and the £750 compensation it has agreed to.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 8 December 2024.

Nicolas Atkinson
Ombudsman