

The complaint

Mr K and Mrs S have complained Barclays Bank UK PLC returned money paid into their Barclays account to a bank that they no longer held an account with. They've been unable to get the funds back.

What happened

After becoming unhappy with his treatment by another bank (who I'll call V), Mr K decided to close his account with them and transfer the remaining funds into the Barclays account he shares with his wife. These two payments were for £3,000 and £7,010 and credited the Barclays account on 26 June and 3 July 2023.

In November, Barclays wrote to Mr K as they were concerned about his eligibility to these funds. They'd temporarily frozen his account and asked him to explain where these funds came from. Mr K responded to Barclays. He was then told the money had been returned to V. As Mr K no longer held an account with them, V told Mr K they didn't have the funds. Mr K complained to Barclays.

Barclays explained their error. They had never returned the money to V and apologised for their mistake. They paid Mr K £200 for the trouble caused.

Mr K was concerned that he was missing £10,010 and believed Barclays should repay him. He brought his and his wife's complaint to the ombudsman service.

Our investigator reviewed the evidence including over 18 months of statements for Mr K and Mrs S's account with Barclays. She confirmed Barclays had never returned the £10,010 to V. These amounts had remained in their account and were subsequently spent by Mr K and Mrs S. She wouldn't be asking Barclays to do anything further.

Mr K remained upset at what had happened and the stress this had caused. He's asked an ombudsman to consider their complaint.

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 done so, I have reached the same outcome as our investigator. I'll explain why.

I believe the statements Barclays provided to us confirm what happened. The two amounts in dispute were credited on 26 June and 3 July 2023 as everybody accepts.

I can see large transfers being made in June and July 2023 – only two successfully for £6,600 and £5,000 – which used all the funds Mr K had transferred from his account with V.

As Barclays wrote to Mr K on 16 November 2023 to query the two credits from Mr K's V account, it would be around this time – if at all – any transfers back to V would have occurred. Like our investigator, I have reviewed all of Mr K and Mrs S's statements covering

this period and more besides. I can say definitively these funds were not returned to V.

I appreciate the strength of Mr K's feelings about this, but he is mistaken. I know over a period Mr K has been the victim of a fraudulent scam and has tried to make a series of payments. I can also see from his statement covering September 2023 that Barclays made substantial refunds to his account. So I can understand why he may doubt what he is being told.

However, I am satisfied that whilst Barclays may have made a mistake in telling Mr K funds were returned, their payment of £200 on 4 June 2024 is fair and reasonable compensation for this error. Particularly as I feel Mr K would have been paying close attention to statements and his and his wife's money following being scam victims. I won't be asking Barclays to do anything further.

My final decision

For the reasons given, my final decision is not to uphold Mr K and Mrs S's complaint against Barclays Bank UK PLC.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr K and Mrs S to accept or reject my decision before 2 December 2024.

Sandra Quinn
Ombudsman