

The complaint

Mr S complains that Barclays Bank UK PLC blocked his account following the sale of his vehicle and about how it dealt with the block removal.

What happened

Mr S says he received a £700 deposit for a car sale. He says the buyer then raised a dispute about the car. Mr S says Barclays then blocked his account and “seized” the money for the deposit which meant he had to attend a branch to show it the communications between him and the buyer. He says he complained to Barclays about what took place in June 2023.

Barclays says it has no record of the £700 transaction or blocking Mr S’s account. It says there was a payment in September 2023 for £3,000 that it required more information about which was made the following day.

Mr S had brought his complaint to us, and our investigator didn’t uphold it. The investigator said the account statements had no reference to a £700 deposit or that they showed any evidence of the account being blocked. The investigator didn’t think there any evidence of an account block on Barclays records related to the car sale.

Mr S doesn’t accept that view and says he has letters from Barclays about the issue.

I asked Mr S to confirm if this was a business or personal account and he says the deposit was paid into his personal account.

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 come to the overall view that I don’t uphold this complaint.

I have looked carefully at Barclays records, and I am satisfied there is no record of this dispute on those records. I think on balance it likely that if this dispute was raised then there would be some record of it. I have also looked carefully at Mr S’s bank account statements, and I can’t see any reference to a £700 payment or deposit. I also can’t see any evidence that the account was blocked as there were regular payments being made which I would not have expected to see if the account was blocked.

I appreciate Mr S says he has evidence of communication from the car buyer as well as letters from Barclays. But I am satisfied Mr S hasn’t provided those to us or provided any reason why he hasn’t provided them. I would have expected Mr S to have been able to provide some evidence of the car sale which would have assisted Barclays and us in assessing this complaint. I also think Mr S could have provided the letter he says his accountant gave to Barclays about this dispute.

Overall, I have not seen any evidence that Barclays blocked Mr S’s account or unfairly stopped Mr S keeping the deposit. For those reasons I can’t fairly direct Barclays do

anything further in the circumstances of this complaint. I find this now brings an end to what we in trying to resolve this dispute can do.

My final decision

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 25 January 2025.

David Singh
Ombudsman