

## **The complaint**

Miss K complains that Barclays Bank UK PLC closed her account and returned £950 to the remitting bank.

## **What happened**

Miss K had an account with Barclays. In June 2023, Barclays wrote to Miss K to say it was going to restrict access to the account while it carried out a review. It asked Miss K to send it details of three payments she'd received between 2 June and 20 June 2023. These funds added to £950. Barclays then completed its review and decided to return these funds to the remitting bank – and a few days later, told Miss K it had decided to close her account.

Unhappy with this, Miss K complained to Barclays.

Barclays says that it closed the account correctly, and that it returned the funds to the remitting bank at its request. It told Miss K that if she remained unhappy she should contact the sender of the funds for further information about why that was done. Our investigator looked at this and thought that Barclays had acted fairly in doing so. Miss K doesn't agree. The complaint has been referred to me to decide.

Miss K has also mentioned issues involving some payments made from her Barclays credit card – she's disputed two online payments and a refund from a retailer. I understand Barclays is looking into this matter separately – so I won't be commenting on these issues in this decision.

## **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 don't uphold the complaint. I'll explain why.

The terms and conditions that applied to Miss K's account state that when Barclays receives an electronic payment it will credit Miss K's account as soon as they receive the money. But it goes on to say that Barclays can take money out of an account in certain circumstances – for instance where it was made fraudulently or if the person paying it doesn't have enough money. If that happens, the terms and conditions allow Barclays to take money back out of the account.

Barclays told Miss K that the bank that sent her the funds asked for them back. Our rules allow Barclays to send us information in confidence. Examples of information that can be submitted in confidence includes information about third parties and security information. Here, Barclays has sent us information about the request it received from the other bank. I'm satisfied this information is sensitive and cannot be shared with Miss K.

Based on what I've seen, I'm satisfied that Barclays was acting in line with the terms and conditions that applied to Miss K's account when it returned these funds.

Miss K disagrees. She says the money was her wages. I've asked Miss K for further information about this. She hasn't been able to provide payslips and claims her employer didn't give her a P45 when her work ended. She has, however, supplied some invoices for other payments into the account. I note Barclays disputes whether it received these invoices. But I further note that these invoices do not appear to relate specifically to the payments Barclays asked about – so I don't think much turns on that. She's also sent us chat messages between her and the sender of the funds. Having considered all of these, however, I don't accept that these show that Barclays acted unfairly in returning these funds.

I accept that Miss K has now provided additional information showing her entitlement to these funds. But Barclays had already made its decision to return these funds in June 2023. Based on everything I've seen, I can't conclude this was unfair based on the information Barclays had at that time. And although I recognise that Miss K has not been able to recover the funds from the third party, I can't say this is Barclays's fault.

I next turn to Barclays's decision to close Miss K's account. The terms and conditions that apply to Miss K's account say Barclays can close an account for any reason provided it gives two months' notice. In some circumstances it can close the account immediately. In this case Barclays closed the account immediately. Based on what I've seen, including the information I've mentioned above, I'm satisfied Barclays complied with the relevant terms and conditions when it closed Miss K's account.

I don't uphold the complaint and I'm not going to tell Barclays to do anything further to put things right.

### **My final decision**

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss K to accept or reject my decision before 13 February 2025.

Rebecca Hardman  
**Ombudsman**