

The complaint

Ms C complains about Barclays Bank UK PLC (Barclays) when they closed a dormant currency account she held with them.

What happened

In August 2022, Ms C opened a currency account with Barclays and deposited funds soon after. As no other transactions were made, Barclays wrote to Ms C in August 2024 to ask if the account was still required. Within the letter, Barclays provided a November 2024 deadline for Ms C to make contact about the account. When they received no such contact by the deadline, Barclays closed the account.

As a result, Ms C complained to Barclays saying she had not been given adequate notice of their dormancy and closure actions, so Barclays investigated the matter.

Barclays responded to say that they did give sufficient notice to Ms C by writing to her in August 2024, the letter being sent by post and uploaded to Ms C's online banking with an associated notification. Barclays went on to say that Ms C would need to visit a Barclays branch, with identification documents in order to reclaim the balance. Alternatively, she could ask for it to be reopened, and Barclays included in the letter a telephone number Ms C could call if she needed any further support.

Dissatisfied with Barclays' response, Ms C brought her complaint to our service saying she had not received any notification and was unhappy about having to visit a Barclays branch.

Our investigator looked into the complaint and issued their view in which they said they had not seen enough to say Barclays had done anything wrong. Our investigator confirmed Barclays had given Ms C three months' notice of dormancy and closure and referred Ms C to Barclays terms and conditions which they had abided by. It was also established at this point that Barclays made an error within their complaint response in that they did not in fact send a physical letter to Ms C in August 2024, only uploaded it digitally to Ms C's online banking with a notification.

Ms C disagreed with this outcome saying the notification that Barclays uploaded in August 2024 stipulated she must bring the letter and as a letter was never sent, she could not reactivate the account. Therefore, the communication was inadequate.

Our investigator reviewed Ms C's comments and issued a second view but said it would remain unchanged. This was because Ms C's communication preference at Barclays was set to online. Plus, Barclays' website says that the balance can be retrieved by post, as an alternative to visiting a branch.

Remaining unhappy, Ms C requested an ombudsman review her 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.

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint. I have looked at the information Barclays has supplied to see if it has acted within its terms and conditions and to see if it has treated Ms C fairly.

I was sorry to learn that what should have been a straightforward process has turned into a prolonged and drawn-out complaint. I sympathise with Ms C for the frustration she experienced. It's our role to identify if a business has made a mistake and if so, look at the impact this has had on the consumer.

The first point I wanted to address was the letter. I'm glad Barclays clarified that they didn't in fact send it via the post, but I can see the reason why, as they were respecting Ms C's choice that communication such as this should be provided online, after she chose this communication preference herself.

Staying with the letter, Ms C feels strongly that Barclays prevented her from dealing with the closure as they never physically sent the letter which they stipulated must be brought to branch. And I acknowledge that on the surface, being asked to bring a letter which was not sent may cause concern. However, in view of Barclays providing a telephone number on the letter in question, and on their final response letter, it's not unreasonable to expect Ms C to have telephoned Barclays to make them aware of her concern. This I'm sure would have resulted in a mutually agreed solution, likely the processing of the reactivation or closure by postal means.

I know Ms C has said within correspondence to this service that she has liaised with Barclays customer service, only to be told that she must visit a branch to retrieve the funds. But I've not seen any evidence of this, and our investigator mentioned in their first view that Barclays have said that Ms C can send certified copies of the required documentation.

Another point I wanted to address was around what Ms C calls Barclays' implicit requirement to present her phone with the banking app open, showing a digital version of the letter. Ms C regards this as a serious security and privacy breach, which could expose highly sensitive information. Whilst I acknowledge Ms C's feelings here, as a service that looks at what is fair and reasonable, I consider it reasonable if Barclays offered this, perhaps in a private office within a Barclays branch. I do make clear however, that I've not seen any evidence that Barclays have offered this.

Finally, I wanted to mention statements. Within Barclays' file, I've seen that from opening in 2022, Barclays sent a statement for the account every six months until it closed. In response to Ms C's feeling that Barclays' communication about the dormancy was inadequate, I can't agree as Barclays provided the opportunity for Ms C to avoid this complaint via regular sending of statements.

In view of Barclays lack of errors, other than their claim they sent the letter when they didn't, I find that they were correct in following their dormancy rules and treated Ms C fairly when they communicated with her. Therefore, I cannot reasonably ask Barclays to do any more.

My final decision

For the reasons I have given it is my final decision that the complaint is not upheld.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms C to accept or reject my decision before 22 April 2025.

Chris Blamires
Ombudsman