

The complaint

Mr and Mrs J complain that Barclays Bank UK PLC has refused to transfer the monies from their savings accounts into their joint current account without them answering security questions over the telephone. The complaint is made by both Mr and Mrs J as it concerns both their accounts, though for convenience I'll refer to Mr J throughout.

What happened

Mr J says that he first wrote to Barclays in March 2021 requesting closure of their savings accounts and transfer of the monies into their current account. He says he wrote follow up letters in December 2022 and January 2023. And a further letter in March 2023. From Barclays' records it appears that the earlier requests were not received by it. It needed to contact Mr J over the telephone so that it could ask security questions to go through the identity and verification process (ID & V) to carry out the transaction. It sent a letter to Mr J in March 2023 confirming this.

According to Barclays notes, Mr J didn't call back, so it couldn't process his request. He renewed his complaint about the matter in April 2024. Barclays repeated that it needed to speak to him over the telephone to complete the transaction. This was because the amount involved was over £10,000.

I understand that Barclays attempted to call Mr J after that. It made two calls in June 2024 but Mr J wasn't available. Mr J himself says that he called Barclays in July 2024 but was unwilling to go through the automated procedure to get through to an adviser. He also says he tried to call in August 2024 but the line was of exceptionally poor quality.

Mr J believes that Barclays should process his request without his having to answer security questions over the telephone, in his case through the post. He's pointed out that he had previous problems over ID with Barclays in 2016 and his complaint was upheld by this service, indicating that Barclays had completed his identification process.

On referral to the Financial Ombudsman Service, our Investigator found no errors by Barclays so didn't feel it needed to do anything further.

Mr J disagreed and the matter has been passed to me for an Ombudsman's consideration.

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.

As a preliminary point, Mr J has raised issues of other requests he's made to Barclays. This firstly concerned a request he made in January 2023 to transfer less than £100 which wasn't actioned. And that Barclays transferred £25,000 from their current account in January 2025 without requiring any further checks. As far as I can see neither matter has been raised with Barclays before, and Mr J should contact it first so that it can deal with the issues. I'm aware our Investigator specifically asked Barclays about the £25,000 payment and it did confirm

that this needs to be raised with it.

Secondly, although Mr J refers to a complaint dealt with by this service about the ID process in 2016, I can't take that into account in relation to this case. Each complaint is considered on its own merits and regulations about banks' processes for dealing with money laundering and/or fraud have become very much stricter in the years since that complaint.

Turning now to Mr J's complaints about Barclays' security process for closing and transferring monies from savings accounts, I can understand his frustration. If he wrote several letters to Barclays it would have been reasonable for him to expect him to get a response. However regrettably as Barclays doesn't have a record of those letters I can't criticise it for not responding. Since January 2023, it appears that Barclays has attempted to get Mr J to call it in order to complete the ID & V process. It has got records of attempting to call Mr J, and I see that he made a couple of attempts to call Barclays.

Banks are required by regulations to have strict security processes to ensure they are acting on their customer's instructions. And Barclays has confirmed to us that, where a customer requests the transfer of more than £10,000, it needs to carry out the ID & V process.

This has to be by telephone and Barclays has given Mr J a number that he can call which shouldn't require too much waiting time. Alternatively, he can arrange with Barclays to call him back at a specific time. Unfortunately the fact that Barclays has verified Mr and Mrs J's identities for its own records doesn't mean that it can bypass the security process for specific transactions..

I understand that the alternative, of going into the branch, will not work for Mr and Mrs J as they don't have photo ID. So they will need to complete the ID & V process over the telephone. I can't see that they would be unable to do this. Our investigator has already advised Mr J what sort of questions Barclays would be likely to ask him.

So overall, whilst appreciating Mr J's frustration at not being able to complete this process by post I can't reasonably uphold this complaint.

My final decision

I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr and Mrs J to accept or reject my decision before 23 April 2025.

Ray Lawley
Ombudsman