

The complaint

Mr Q complains that Barclays Bank UK PLC did not close his account when he asked it to do so in 2021. He says too that funds in the account were not returned to him. He also complains that compensation agreed on an unrelated case was not paid to him.

What happened

Mr Q says that he asked Barclays to close his account and to return funds to him – approximately £17,000 – in or around June 2021.

Barclays looked into the matter at the time, but said it could find no record of any request to close the account. It explained its position to Mr Q and told him that he could refer the matter to this service if he wished to do so.

Mr Q did that and the case progressed to an ombudsman's decision. The ombudsman concluded that the bank had acted fairly. She agreed that there was no clear evidence that Mr Q had asked for his account to be closed.

The account remained open. Its balance was reduced, primarily by standing order payments to Mr Q's mortgage provider and by direct debit payments to his energy provider. Some payments were credited to the account for a short while; it appears they may have been salary payments. Mr Q withdrawn the small balance remaining on the account in April 2024.

Mr Q complained that the account had not been closed in 2021. He referred the matter to this service. One of our investigators considered what had happened but noted that, since we had already issued a final decision on the issue of the account closure, she could not comment any further. If Mr Q thought payments had been taken incorrectly by his mortgage provider or the energy company, he would need to contact them. The investigator also identified the compensation payment which Mr Q said he hadn't received.

Mr Q did not accept the investigator's assessment. He said that our previous consideration of the matter had been based on false evidence. He asked that an ombudsman review the case.

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 conclusion as the investigator did, and for the same reasons. This service has already considered what happened in 2021, and I agree with the investigator that we should not do so again. To do that would, in effect, require me to review a different ombudsman's final determination. But that determination represented the final stage in our consideration of the complaint Mr Q referred to us in 2021. The complaint he has referred to us now is, to all intents and purposes, the same complaint.

Mr Q says that the earlier decision was based on false evidence. He has not, however, elaborated on that or provided anything to support his assertion. To the extent that the account balance has reduced since 2021, it appears that Mr Q has had the benefit of any payments made from the account.

Finally, I am satisfied that Mr Q did receive the compensation payment which he said was missing.

My final decision

For these reasons, my final decision is that I do not uphold Mr Q's complaint.

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

Mike Ingram

Ombudsman