

The complaint

The estate of Mrs K, represented by Mr S, complains that information given by Barclays Bank UK PLC when Mr S notified it of Mrs K's death, resulted in the account not receiving inbound credits.

What happened

The details of this complaint are well known to both parties, so I won't repeat everything in detail here. Instead, I will provide a short summary of events but focus mainly on giving the reasons for my decision.

- Mr S visited a Barclays branch and notified it of Mrs K's passing. Barclays incorrectly advised him that notification of death and subsequent freezing of the estate's accounts would not prevent inbound credits. Barclays has since apologised to Mr S for this and offered him £150.
- Mr S says Barclays' advice prevented credits being received into the estate's account from the Department for Work and Pensions (DWP), and that he lost access to the funds contained in the account.
- Mr S alleges Barclays' staff accused him of theft, made racially insensitive remarks and demanded he undergo a DNA test to confirm his identity. He has produced a letter which he says is from Barclays to support this claim. He states the impact on his health has been severe.
- Our Investigator looked into things but didn't uphold the complaint. He didn't think Barclays had caused the estate to lose out and noted it still awaited documentation from Mr S to make any necessary payments for expenses.
- Mr S, on behalf of the estate of Mrs K didn't accept this. He said he'd been unable to get any confirmation from DWP regarding credits, and had provided closure forms to Barclays already.

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 do not uphold this complaint. I'd like to mention that I've taken into account Mr S' detailed submissions regarding the estate's complaint issues. But if there's something I've not specifically mentioned, it isn't because I've ignored it – I haven't. I'm satisfied I don't need to comment on every individual point or argument to be able to reach what I think is the right outcome. Our rules allow me to do this, and this simply reflects the informal nature of our service as a free alternative to the courts. I've given the reasons why I do not uphold this complaint below:

- Many of the complaint issues relate to impact to Mr S. As explained to Mr S by our

Investigator, the eligible complainant in this case is the estate of Mrs K, and so I am only able to consider Barclays' actions in how they relate to the estate. With that said, I've considered whether Mr S' claim that Barclays directed him to get a DNA test affected the estate, for example, by delaying access to the estate's funds. The only supporting evidence I have regarding this issue is a letter which Mr S claims is from Barclays. Having reviewed the letter, given the content, font and Barclays' statement that it has no record of it, I'm of the opinion that it is unlikely to have been produced by Barclays or its agents. Because of this, I'm not persuaded Barclays made any direction to Mr S in this vein, or similar, which delayed access to funds or otherwise affected the estate's account.

- Mr S hasn't provided any supporting evidence from DWP – such as a confirmation letter – which satisfies me that scheduled credits from DWP were prevented from landing in the estate's account. Further, I've seen no evidence which persuades me Mr S attempted to liaise with DWP for the purpose of mitigating the estate's loss by, for example, changing the receiving account. As such, I'm not persuaded Barclays' actions or advice caused or contributed to the estate losing out here.
- Barclays has said it is yet to receive a completed closure form or invoices relating to funeral expenses. Mr S states he provided documentation whilst in branch. Having reviewed the calls and documentation on file, I've seen nothing which indicates that invoices or a completed closure form have been received, and so I'm not persuaded Barclays made an error which caused the estate to lose out here.
- To conclude, there is no information on file which leads me to think the estate likely lost out in some way as a result of a failing on Barclays' part. As a result, I do not think it would be fair to direct Barclays to do anything, or anything further, in relation to the matters covered in this complaint.

My final decision

My final decision is I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask the estate of Mrs K to accept or reject my decision before 18 June 2025.

James Akehurst
Ombudsman