

## The complaint

Mr B complains Barclays Bank UK PLC stopped him making a large payment to an investment company despite having discussed his plans in branch, closed his account and provided poor customer service on a number of occasions.

## What happened

Mr B has a current account and a savings account with Barclays. He's been a customer of Barclays for many years and spends extended periods of time abroad working.

In 2015 Mr B inherited a significant sum of money which was paid into his accounts with Barclays. He says was living abroad at the time and was unable to access his accounts until July 2023 meaning he made a large exchange loss.

In May 2023 Barclays says it sent Mr B a letter saying that it was going to close his accounts as the address it had for him was outside the UK.

In July 2023 Mr B visited a branch of Barclays – in order to access his accounts which he'd not been able to do since 2015 meaning he made a large exchange loss – and was able to provide a UK address to Barclays. This meant his account wasn't closed.

In August 2023 Mr B visited a branch of Barclays to say that he planned to move the majority of the money in his savings account – in other words, the majority of the money that he'd inherited – into a high interest fixed long term investment account with an online investment company. He says he wasn't able to do so until after he'd left the UK and that he had to split the payment into two as the maximum amount he could transfer online was £50,000. He says the first payment went through but the second payment didn't. He tried to make two smaller payments but they didn't work. Mr B says he called Barclays but was spending so much time on the phone that he decided to deal with the issue the next time he visited the UK. He says Barclays closed his account. Barclays says it blocked his online banking.

Mr B says the next time he visited the UK was in June 2024. He says he tried to get his account re-opened, arrange an account he could use abroad and take money out as he had no cash. He says he received lots of poor service and was without money for several days. He subsequently complained to Barclays about all the problems he'd had since July 2023, including Barclays blocking his payments, closing his accounts and the poor customer service he'd received. Barclays looked into his complaint and offered £500 in compensation having accepted that he'd received poor customer service on a number of occasions. Barclays didn't accept it had done anything wrong blocking his attempted transfers.

Mr B was unhappy with Barclays' response saying he wanted £5,000 in compensation for all of the distress and inconvenience, the costs he'd incurred (including the cost of international phone calls and flights to the UK) and the interest he'd lost out on. He complained to us.

One of our investigators looked into Mr B's complaint and said that they didn't think Barclays had done anything wrong beyond the poor customer service that it had already accepted. Because our investigator thought that the compensation Barclays had offered for the impact

of that poor customer service was fair, they didn't recommend Mr B's complaint be upheld. Mr B wasn't happy with our investigator's recommendation and asked for his complaint to be referred to an ombudsman for a decision. His complaint was, as a result, passed to me.

### **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.

Barclays has accepted that it provided Mr B with poor customer service on a number of occasions when he was in the UK attempting to access his accounts. I've thought about the impact that these instances of poor customer service had on Mr B and agree that the £500 compensation Barclays has already paid is fair compensation. I'm, therefore, going to concentrate on whether or not there's anything else that Barclays has done wrong over and above the issues for which it has already accepted responsibility.

I accept that Mr B might well have been able to get the remaining £20,000 transferred to the investment company he was dealing with had he been in the UK when he attempted that transfer. In other words, it's unfortunate that he was already abroad and unable to return to the UK given his professional commitments. I am, however, satisfied that the "delay" was down to the investment company carrying out checks on the source of Mr B's funds and that these weren't complete until after he'd left the UK. I can also understand why Mr B says it makes no sense that Barclays allowed his first payment to go through - £50,000 – but not his second one the following day - £20,000. Having looked at the activity on Mr B's account, however, I can see why that second payment was flagged – our investigator has identified some of the potentially relevant factors. I can also see why Barclays didn't allow the payment to go through. Given what I've just said, I can't, therefore, agree that Barclays acted unfairly or unreasonably when it blocked the £20,000 and ultimately blocked Mr B's online banking. That means that even though I can see Mr B has spent time and money dealing with the consequences, I can't say that Barclays has to compensate him. I appreciate that this will be disappointing to Mr B. That means I also agree this isn't a complaint I can uphold.

### **My final decision**

My final decision is that I'm not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 4 December 2025.

Nicolas Atkinson  
**Ombudsman**