

The complaint

Mr R complains that Barclays Bank UK PLC (Barclays) blocked his bank account and caused him significant distress and inconvenience.

What happened

Mr R has a current account with Barclays. In April 2024, he tried to complete a transaction, but it was blocked. He had two calls with Barclays advisors about the transaction, but in the end, he was asked to attend a local branch.

Mr R attended the branch. He was asked further questions, and the payment was released. The following day he tried to make two further transactions which were also blocked. He had to have a further telephone call with Barclays to release these payments.

Mr R said that the blocked payments caused him distress and inconvenience. He had to leave work on the first occasion and had to explain to his managers why, which caused him embarrassment. And the following day he was at an airport, and said he felt uncomfortable having conversations about the transactions in a busy place.

He complained to Barclays. Barclays said they were concerned Mr R's account was being used fraudulently, so they blocked the transactions to ensure they were genuine. They didn't think they'd done anything wrong. They explained that they'd followed their process in asking Mr R questions about the transactions and then asking him to attend the branch. Mr R remained unhappy and brought the complaint to this service.

One of our Investigators considered the matter. She listened to the calls Mr R had with Barclays on the day of the first blocked transaction. She was satisfied Barclays were entitled to block the account and ask questions about the transactions. She was also satisfied they'd followed their process by asking Mr R to attend the branch, when they weren't fully satisfied with the answers given. She also considered what happened the following day, but was satisfied Barclays were acting in Mr R's best interests by blocking the account and asking questions, before allowing the transaction to go through.

Mr R disagreed. He argued that this has happened several times before, but he's always had a conversation with Barclays and the payment has been released. He felt that it was different this time. Because an agreement couldn't be reached, the complaint has been passed to me to consider.

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 reviewed the terms and conditions of Mr R's current account with Barclays. Under the heading '*When we don't have to follow your instructions*' it explains the reasons why Barclays might block or pause a transaction. Having looked at these, I'm satisfied that Barclays were entitled to pause the transaction Mr R was trying to make and ask further

questions.

I've listened to the multiple telephone calls Mr R had with Barclays about the transaction he was trying to make. Having done so, I'm satisfied Barclays asked specific questions about the transaction and explained why they required that information.

During the telephone calls Mr R was asked where he obtained the funds from and what he was intending to use it for. The answers provided by Mr R weren't always clear, in particular when he explained where he obtained the funds from and why a solicitor was involved. Because of this, the last advisor said they wanted Mr R to attend the branch and answer further questions. I'm satisfied Barclays had genuine concerns, so I think it was reasonable in the circumstances for them to ask Mr R to attend the branch.

I understand Mr R felt the calls and branch visit were unnecessary and he had to repeat himself several times. But I'm satisfied Barclays acted in line with its own internal policy where it has concerns about a transaction. Whilst I appreciate this might've caused Mr R some inconvenience, I don't agree that Barclays have done anything wrong. Once they were satisfied with the information provided by Mr R, they released the payment immediately.

I note Mr R has said he encountered the same problem the following day. But as I've explained above, if Barclays have concerns or reason to pause or block a transaction they are entitled to do so. Therefore, although frustrating for Mr R, I don't think Barclays acted unfairly when it stopped a similar transaction the following day and asked Mr R further questions.

Mr R would like some compensation for the trouble this situation has caused him – he said it has caused him embarrassment at work because he had to tell his colleagues why he needed to attend the bank. But, given that I don't think Barclays have done anything wrong, it wouldn't be fair for me to ask them to pay compensation.

Overall, I'm satisfied with the actions that Barclays took in relation to the transactions Mr R was trying to make. Although the telephone calls at times were frustrating and repetitive, I'm satisfied Barclays were trying to ensure Mr R was making a genuine transaction and had not fallen victim to fraud.

My final decision

For the reasons I've explained above, I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 9 July 2025.

Rachel Killian
Ombudsman