

### **The complaint**

Mr L is unhappy that Barclays Bank UK PLC failed to locate an account he remembers depositing funds into to save for his son.

### **What happened**

Mr L contacted Barclays to retrieve account information and funds for an account he remembers depositing money into.

He supplied them with a sort code and account number.

Mr L raised a complaint, and Barclays confirmed, that having checked all their records, they weren't able to locate an account in his name.

Dissatisfied with this response, Mr L brought his complaint to our service. An investigator looked into everything and said she thought Barclays had done everything they could to try and locate the account and so didn't think they needed to do anything further. She explained to Mr L that sometimes, if an account is set up for someone else, then it may eventually get transferred to that person's name. She suggested that if the account may have been held in someone else's name, then that individual should contact Barclays instead.

Mr L disagreed, so the case has been passed to me to make a final decision.

### **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.

Where an account can't be found, we would expect Barclays to carry out all the necessary searches to try and locate it. And from the records Barclays has shown us, it does appear that they've carried out extensive searches. These searches included using Mr L's full name, date of birth and addresses. After doing this, they couldn't locate an account held in Mr L's name with the details he provided.

Barclays have said that if there is a possibility that the account Mr L wishes to locate in someone else's name, that person should contact them to begin a dormancy claim instead. This can happen when an account was set up to save for a minor, and in those cases, the ownership of the account can transfer over eventually.

I know that this will come as a disappointment for Mr L, but I can't say that Barclays have acted unreasonably here. This is because they have searched their systems and have been unable to locate an account in his name.

I would suggest that if Mr L feels there is a possibility this account may be held in someone else's name, he approaches them and asks them to make a dormancy claim.

### **My final decision**

My final decision is that I don't uphold this complaint for the reasons set out above.

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

Ami Bains  
**Ombudsman**