

The complaint

Mr G complains that Barclays Bank UK PLC has lost his jewellery that he deposited for safe keeping.

What happened

Mr G says he deposited valuable jewellery with Barclays in around 2015. He says he then viewed the items at a later date before they were returned to Barclays safe keeping. Mr G says the service was free but in around December 2023 Barclays told him it could not find the jewellery when he asked for it. He would like the items returned which are valued between £10,000 and £15,000 and says he has been treated badly by Barclays not taking into account his disabilities.

Barclays says it accepts its service was poor when the complaint was first raised. It has apologised and paid £50 compensation. Barclays says it has searched its records and does not have a safety deposit box or wallet in Mr G's name. It says Mr G has not paid a fee for that service and the reference he has provided refers to a "cash back scheme".

Mr G brought his complaint to us and our investigator thought Barclays had tried to help Mr G by searching for the items of jewellery. The investigator thought on balance that Barclays didn't have the items and didn't think Mr G had provided any evidence of depositing the items. The investigator thought that Barclays charged a fee for the service and that Mr G had not paid that fee which suggested that it didn't have the jewellery.

Mr G doesn't accept that view.

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 come to the overall decision that I don't intend to ask Barclays to do anything further and also think it unlikely on balance that it has Mr G's jewellery. I realise Mr G will be disappointed by my decision and appreciate how strongly he feels about what has happened.

I appreciate Mr G says he gave Barclays the jewellery for safe keeping some ten years ago. But I would have expected Mr G to have some evidence of that such as a receipt or reference number. I am satisfied that Barclays has searched for the items but has been unable to find them. I can also see that Barclays charged its customers a fee for storage of items such as jewellery. So, I would have expected Mr G to have paid for that facility for the ten years or so he says he had it, but Barclays says there is no evidence a fee has ever been paid and Mr G says the service was free.

I think on balance that it unlikely Mr G had deposited the jewellery with Barclays or think that he removed the items some years ago. I say that as I would have expected evidence on Mr G's account he was charged a fee and think it unlikely that the service would be free. I am

also satisfied the reference numbers Mr G provided do not relate to safety deposit boxes or wallets but in the case of one reference a “cashback” rewards scheme.

I appreciate the Barclays branch moved address at some point, but I don’t think that is relevant in any event.

Overall, I am satisfied that Barclays has tried to locate the missing jewellery and has done what I would have expected it to do. It has searched for the items using Mr G’s details and has confirmed that Mr G has not paid for the safety deposit service. That on its own provides evidence on balance that it unlikely Barclays has lost the jewellery. I have also made clear that Mr G has been unable to provide any evidence of his own such as references or evidence of the service being paid for or opened. It follows that I can’t fairly direct Barclays to do anything further.

I appreciate Barclays ought to have dealt with Mr G more appropriately when he first complained to it. I appreciate that is not the main or even a significant part of this complaint. I am satisfied Barclays has fairly apologised and paid a small compensation amount. I have not seen any evidence that Barclays has treated Mr G differently and have made clear it has carried out the checks I would have expected for any customer in these circumstances.

My final decision

My final decision is that I don’t uphold this complaint.

Under the rules of the Financial Ombudsman Service, I’m required to ask Mr G to accept or reject my decision before 19 August 2025.

David Singh
Ombudsman