DRN-5781598

The complaint

Mrs P has complained about the handling of her funds by Barclays Bank UK PLC following the death of her husband in May 2017.

The complaint has been brought by Miss P, who is Mrs P's daughter and the executrix of Mr P's estate. Mrs P has given Miss P authority to represent her in bringing the complaint.

What happened

Mrs P was the residual beneficiary of her late husband's estate. After he died in May 2017, five transfers were made from accounts in his name to accounts in her name. This was in July 2017, shortly after the grant of probate was made in favour of Miss P.

Mrs P has, for several years, been concerned about the operation of her (and her late husband's) accounts. Her own accounts were closed in or around 2022, but she does not believe that she is responsible for the depletion in the account balances between 2017 and 2022. She has raised the issue with the bank on several occasions. It says that it has been through the accounts with both Mrs P and Miss P, but has not been able to identify any error on its part.

In a statement provided to this service, a member of bank staff recalls that they were regular visitors to the branch and routinely carried out transactions, both in branch and using the cash machine.

Mrs P and Miss P have been provided with historic ledger statements for accounts in the names of both Mr P and Mrs P but and have been invited to identify any specific transactions which they believe were not properly authorised. They have not been able to do so.

Miss P referred the matter to this service. Whilst noting that no specific transactions appeared to be in dispute, our investigator considered whether there was any likely point of compromise which might have meant that unauthorised payments could be made. He was unable to identify any. He noted that there had been various chip and PIN payments, including transfers which appeared to have made to family members. There were also a number of cash machine withdrawals; Mrs P had confirmed that only she had access to the card associated with her account.

The investigator noted that a new card had been issued because of the old card's expiry in 2020. It had been sent to the address registered to the account and had been used until 2022. In the circumstances, the investigator did not recommend that the complaint be upheld. Miss P did not accept his assessment and asked that an ombudsman review the case.

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.

As the investigator noted, Mrs P and Miss P have not identified any transaction or transactions which they believe were not authorised. Rather, they have expressed general concerns about how the account balances have fallen over may years. Because of that, Barclays has not been able to investigate individual transactions or groups of transactions to see if they may have been carried out without authority. This service has not been able to do that either.

I do nevertheless agree with the investigator that there is no obvious point of compromise. I agree too that the general pattern of use over many years does not suggest that Mrs P's funds have been removed without authority. Certainly, I do not believe I could fairly make a finding along those lines.

I fear that, in reality, what Mrs P and Miss P would like this service to do is to carry out a full audit of all the accounts and account movements (including those made in the course of probate) and to check whether anything has gone wrong. I am afraid however that this service is not equipped to do that. I am satisfied however that, to the extent it is able to review matters more generally, Barclays has carried out a similar exercise. It says it has carried a full review with Mrs P and Miss P present. I accept that it has, as far as is reasonable, tried to identify any errors but has not been able to do so. Given the non-specific nature of Mrs P's and Miss P's concerns in this case, I think that Barclays has acted reasonably, and I do not require it to do any more.

My final decision

For these reasons, my final decision is that I do not uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs P and the estate of Mr P to accept or reject my decision before 3 October 2025.
Mike Ingram
Ombudsman