The complaint

Mrs K complains that Barclays Bank UK PLC redeemed a mortgage on which she was jointly named with another party, in November 2019 without her agreement. Mrs K also complains that Barclays won't share mortgage documentation with her now.

What happened

Mrs K was one of two parties named on a mortgage with Barclays. In the circumstances of this case, our service has agreed to consider this complaint which is brought by Mrs K alone.

This mortgage was first taken out in 2011 and it was redeemed in November 2019. Mrs K has shown our service an eviction notice addressed to her, dated 25 September 2018 to take effect on 16 October 2018, for the same property.

Mrs K told us that she visited a branch of Barclays in January 2019, and ensured that the assistant there wrote on her file that the bank must not do anything with her mortgage. But she said in December 2019 she discovered the mortgage had been paid off. Mrs K says Barclays removed her name from the mortgage without her knowledge or consent, and despite this earlier notification.

Mrs K said she was very unhappy that her name had been taken off the mortgage, particularly after she'd instructed Barclays not to do anything with her mortgage.

Mrs K says she has been a victim of fraud and other crimes, and she requires documentation for her mortgage from Barclays as evidence of this. But she said Barclays was refusing to give this to her, unless she confirmed that she'd been amicably divorced from the other party to the mortgage. But she said that wasn't the case, so she wouldn't confirm that.

Barclays says it can't look at what Mrs K said about her visit to a branch in January 2019 because that happened too long ago. But it said that it hadn't taken Mrs K's name off this mortgage. It had redeemed the mortgage when it received full payment in November 2019.

Barclays said it noted Mrs K claimed she was still paying the mortgage, but it said that wasn't the case. No one was paying the mortgage now, because it had already been repaid in full, some years ago.

Barclays says it is happy to provide documentation about this mortgage to Mrs K. It doesn't need her to confirm whether her divorce was amicable or not. But it does need her to confirm where it can send the documentation she wants.

Barclays says the email address it holds for Mrs K is different from the one she appears to be using now, and it also says it doesn't have an up to date address for her. So Barclays doesn't want to risk sending documents out, until it can be sure that those documents will get to Mrs K. It has asked her to speak to it, to confirm what documentation she would like and where it should be sent.

Our investigator didn't think Mrs K's complaint should be upheld. She didn't think Barclays had acted unreasonably by redeeming the mortgage. And she said it was reasonable for Barclays to want to make sure that any documentation it issued would go to Mrs K, and only to her. So she encouraged Mrs K to contact Barclays to do this.

Mrs K didn't agree. She said Barclays needed her consent to redeem the mortgage, and we'd ignored that. She said she wanted documents to prove she had a mortgage, and proof, if Barclays had it, that she had consented to the mortgage being redeemed. She said she wanted to know how the other person named on the mortgage had accessed a large amount of equity in the property.

Because no agreement was reached, this case then came to me for a decision on whether it should be upheld.

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 reached the same overall conclusion on this complaint as our investigator.

Mrs K's complaint covers the following points –

1) whether Barclays annotated her account to show that nothing should be done with this mortgage, in January 2019,
2) whether her mortgage should have been redeemed in November 2019, and
3) why Barclays hasn't sent her documentation for her mortgage now.

Our service has already set out for Mrs K, separately, the reasons why we cannot look into the first of these points now. I don't propose to reopen that decision here. I'll look at each of her other points in turn.

Should Mrs K's mortgage have been redeemed in November 2019?

Barclays told us it received full payment for the mortgage in November 2019. I don't think it would be unfair or unreasonable for Barclays to redeem the mortgage in these circumstances. I know that Mrs K says she'd asked Barclays not to take any steps on her mortgage, but I'm not able to look at what Barclays did or didn't do in response to that request, so I cannot take that into account here.

Because I don't think it was unfair or unreasonable for Barclays to redeem this mortgage in November 2019, I don't think this part of Mrs K's complaint should be upheld.

Why Barclays hasn't sent her documentation for her mortgage now.

Barclays says it will send Mrs K documentation for her mortgage, but it wants to be sure it's sending the right documentation, and importantly, it also wants to be sure that these documents will reach Mrs K, not go astray. Barclays says it has tried to confirm with Mrs K what email address she wants to use, and hasn't been able to do so.

I don't think it's unfair or unreasonable for Barclays to say it wants to be sure it's using the right email address for Mrs K. So I don't think Barclays was wrong not to just send out documentation for this mortgage. And I note Barclays is happy to send documents it holds for her, if Mrs K talks to it to confirm what she would like to see, and importantly, which email address she wants to use.

Because I don't think it's unfair or unreasonable for Barclays to want to be sure that the documents do get to Mrs K, and don't go astray, I don't think this part of Mrs K's complaint should be upheld.

My final decision

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs K to accept or reject my decision before 6 October 2025.

Esther Absalom-Gough
Ombudsman