

The complaint

Mr H complains that Barclays Bank UK PLC failed to send him his wallet which was within Barclays' safe storage, and gave him conflicting information.

What happened

Mr H had a wallet in safe custody with Barclays. He received a letter from Barclays asking him to get in touch regarding the wallet and he requested that it be sent to his address. Mr H said he can't remember what was inside the wallet, but it might be birth certificates.

Barclays said that the wallet was delivered, but Mr H said he did not receive it and complained. He said Barclays promised him £75 compensation but only paid him £50.

Barclays responded to say Mr H had called multiple times to find out what had happened and had been given conflicting information and said it had paid him £75 compensation. Barclays said the wallet had been delivered to Mr H's home address on 29 March 2025 and enclosed proof of delivery.

Mr H wasn't satisfied with Barclays' response and referred his complaint to our service. He said it's not his signature on the delivery and he had tried his neighbours and no-one has the wallet. Mr H said he didn't know Barclays was holding his wallet until it wrote to him and he doesn't know what it contains. Mr H said only £50 was paid by Barclays.

Barclays paid Mr H £25 and offered a further £50 compensation for his distress and inconvenience for having to raise the discrepancy on compensation. Mr H rejected this offer.

Our investigator didn't recommend the complaint be upheld. He said Barclays showed the wallet was sent by tracked delivery to Mr H's home address and signed for, though Mr H didn't recognise the signature. He said we can only look at Barclays' actions, not those of the delivery service and Barclays did what it said it would, and there's no evidence of errors.

The investigator said Barclays has now paid the £75 compensation they promised and had apologised for the delay. He said Barclays offer of an additional £50 compensation, bringing the total to £125, is a fair outcome to the complaint.

Mr H wasn't happy with this and requested an ombudsman review his complaint. He said he was away when the parcel was delivered and Barclays' letter about the wallet was sent in June 2025, which conflicts with the supposed delivery date in March. Mr H said it isn't about the money but about knowing what happened to his wallet and what was contained within it.

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.

Understandably, Mr H wants to know what happened to his wallet that he hasn't received from Barclays. Neither Mr H or Barclays knows what is contained within the wallet.

It is always regrettable when a straightforward process, such as the return of property, goes wrong. I sympathise with Mr H for the frustration he has experienced. It's our role to identify if a business has made a mistake and if so, look at the impact this has had on the consumer.

I have seen the proof of delivery provided by Barclays from the delivery service it used. It shows a photo of a package together with a tracking reference number, date and time of delivery, (Saturday, 29 March 2025, at 13:34), and a signature. The tracking shows 'Signed for by H...'. There is also a reference number for the wallet.

I've also seen the Global Positioning System location for the delivery of the item. This is a satellite-based system for providing the exact position of objects around the world. We have checked the location and it is shown as directly outside Mr H's address. A photo was taken, which I've seen and a signature was obtained at the property. Mr H doesn't recognise the signature and I understand this can be from anyone at the property at the time of delivery.

I think that Barclays has provided evidence confirming that the wallet was dispatched and that precautions were taken to ensure it went where it was meant to go. The delivery service is not a regulated financial entity, and given the evidence I have seen I don't think it would be fair to attribute fault to Barclays for any delivery failure.

Mr H said Barclays' letter informing him about the wallet was sent after the supposed recorded delivery attempt. However, Barclays' first letter about the wallet is dated 13 March 2025 and the tracked parcel was recorded as delivered on 29 March 2025. There's nothing in Barclays' terms to say they have to send this item by tracked delivery, but they did so and I am satisfied they have made efforts to ensure safe return and treated Mr H fairly.

I have thought about the service Mr H received from Barclays in response to his enquiries. And I think the compensation paid and offered by Barclays to Mr H totalling £125 is fair and reasonable for the distress and inconvenience he has suffered. If Mr H hasn't already done so, I recommend that he accept the additional £50 offered by the bank.

In conclusion, although I am sorry about Mr H's loss of his wallet, it was sent by recorded delivery and signed for and the delivery service has shown the date and location. There is nothing to show an error by Barclays and it follows that I am unable to uphold this complaint.

My final decision

For the reasons I have given it is my final decision that the complaint is not upheld.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 12 March 2026.

Andrew Fraser
Ombudsman