

## **The complaint**

The estate of Mrs T complains Barclays Bank UK PLC blocked a payment it was trying to make and that this took a considerable amount of time to resolve.

## **What happened**

Mrs T sadly passed away in December 2024 leaving her husband behind as one of the executors of her estate.

In July 2025 Mrs T's husband attempted to make three £20,000 payments in the course of distributing his late wife's estate. He says Barclays blocked the third transfer, wouldn't let him log a complaint about this by email and when he tried to go to his local branch to sort this out, he found out it had been temporarily closed – something Barclays hadn't informed him of. He complained.

Barclays looked into the complaint and agreed that the process should have been much smoother and that the level of service received hadn't been acceptable. Barclays offered and paid £100 in compensation. Mrs T's husband was unhappy with the way Barclays dealt with the complaint and was unhappy with its response. He brought the complaint to us saying he wanted an additional £250 in compensation paid to the estate amongst other things.

One of our investigators looked into this complaint and said that they didn't think Barclays needed to pay more compensation. In other words, they didn't recommend that this complaint be upheld.

Mrs T's husband didn't agree with our investigator's recommendation saying, amongst other things, that he didn't think it was reasonable that Barclays had unilaterally "resolved" the complaint without reference to him. He asked for the complaint to be referred to an ombudsman for a decision. This complaint was, as a result, referred to me.

## **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.

Barclays accepted when Mrs T's husband complained that its process should have been much smoother and that the level of service received hadn't been acceptable. Based on everything I've seen, that was the right thing for Barclays to do. Barclays had legitimate concerns about the payment Mrs T's husband was trying to make, but in this case it made mistakes that meant completing the payment took longer than it needed to.

In cases like this we can't make an award for distress – all of the problems happened after Mrs T had passed away, in other words were problems that arose in the course of administering an estate. We can't do so because an estate cannot be "distressed". Mrs T's husband appears to accept this based on everything I seen. We can, however, make awards for inconvenience as a result of errors made.

In this case, although I don't expect Mrs T's husband will agree, I think the amount Barclays has already paid given the impact of the errors made is fair. That means I'm not going to ask Barclays to do more.

## **My final decision**

My final decision is that I'm not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask the estate of Mrs T to accept or reject my decision before 20 March 2026.

Nicolas Atkinson  
**Ombudsman**