

The complaint

Mr A feels let down by Barclays Bank UK PLC after his account was blocked and his requests, including a Subject Access Request (SAR) were poorly managed. He wants Barclays to apologise, admit its mistake in initially refusing to unblock his account, and provide a higher level of compensation to reflect the impact on him.

What happened

In December 2024, Barclays' fraud team flagged a five-figure transaction Mr A had attempted for further security checks. After trying unsuccessfully to call him, Barclays blocked Mr A's accounts. When Mr A made contact with Barclays, he was initially referred to a branch for further verification. Ultimately, during a further call Barclays agreed to lift the block.

Mr A wanted to complain about this apparent inconsistency in process and he was also unhappy that Barclays hadn't actioned other instructions, including a SAR.

Barclays didn't agree it had done anything wrong so far as blocking and unblocking his accounts was concerned. But it agreed that it hadn't logged Mr A's complaint when it should've done or actioned his SAR. For this, Barclays offered to pay £48.32 to reflect interest on the money during the time the payment was blocked and £100 compensation by way of apology for its poor service in relation to the other matters raised.

Our investigator thought this was a fair way to resolve the complaint. Mr A disagreed, mainly saying that:

- the investigator's focus was on the wrong thing and his summary had omitted significant information.
- The investigator hadn't properly addressed all aspects of the SAR complaint or requested all the available call recordings.
- Mr A doesn't accept that he isn't entitled to know more about Barclays' fraud prevention process, especially bearing in mind that he's had other payments withheld for the same reason which he feels amounts to discrimination and differential treatment.
- It's illogical that Barclays wouldn't unblock his account when he first provided all the required information and then took the decision to unblock his account on a later call with less information provided.
- Barclays' explanation doesn't justify preventing Mr A's access to his own savings and income for a week in the run up to Christmas.
- £100 compensation is sufficient for the inconvenience and distress and the humiliation of having to borrow money from friends and relatives as a result.

Mr A asked for an ombudsman to review his complaint, so it came to me to decide.

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.

This includes listening to call recordings provided to me.

I can understand why what's happened has been inconvenient for Mr A. But having thought about everything, I've independently reached the same overall conclusions as our investigator. I'll explain my reasons.

I've summarised Mr A's main concerns in my own words and focused on what I consider to be the key issues and the evidence needed to reach a fair decision. Our rules allow this approach, which reflects the informal nature of our service as a free alternative to the courts.

Mr A mentioned wanting to add in some further complaint issues but my remit here is limited to dealing with the complaint issues covered in Barclays' final response sent 2 January 2025. If he's unhappy with Barclays' final answer on a different complaint and wants more compensation for that, he may be able to raise the complaint with us as a new referral (bearing in mind the relevant time limits).

Barclays must operate fraud-prevention processes as part of its legal and regulatory compliance obligations and this can include blocking legitimate transactions and restricting accounts. Blocking all his accounts ensured that the money he held in those accounts was protected. While inconvenient, this isn't necessarily unfair and I've seen nothing to make me think Barclays treated Mr A differently to any other customer in this situation.

I appreciate that Mr A sees things differently and he feels that flagging up his payments for fraud prevention reasons amounts to recurrent discrimination. But it isn't my role to decide whether discrimination has taken place as a matter of law – only the courts have the power to decide this. I have considered the relevant law in relation to what Mr A has said when deciding whether Barclays has treated him fairly and reasonably overall – and if things went wrong, if it has done enough to make things right.

I've also taken into account what Mr A said about what happened on other complaints. But each complaint is looked at on its own merits - I've looked at the circumstances that apply in this particular case and what happened on other cases doesn't change my conclusion here.

I appreciate Mr A feels he has the right to know specific details about why his account was blocked. But I wouldn't reasonably expect Barclays (or any financial business) to tell customers or us about its internal security protocols which are confidential, so as to avoid compromising account security or putting account-holders' money at risk.

The fact that Mr A borrowed the money or was moving it elsewhere doesn't change this. Under Barclays' terms and conditions, it can stop payments and block accounts in such cases, and I'm satisfied it acted reasonably when applying restrictions after its fraud system flagged the payment and Mr A was unavailable.

Barclays said its agents have to exercise judgment when carrying out security checks and deciding if they can safely authorise transactions. That seems reasonable to me. The fact alone that the second agent felt able to be satisfied that Mr A had completed all the necessary checks doesn't mean that the first agent made a mistake. I appreciate that having his account blocked was inconvenient for Mr A. But once Barclays was satisfied it had the information its fraud team needed to see, it acted promptly to remove the account restrictions.

So I don't find that Barclays did anything wrong or that it acted unfairly or unreasonably in connection with blocking and unblocking Mr A's accounts.

Barclays still needed to treat Mr A in a fair and reasonable way overall – and Barclays has said it fell short of providing a reasonable level of customer service to Mr A in other respects. I can understand why failing to log his complaint and not actioning his SAR and other instructions would've given Mr A little confidence that he had been treated fairly. It's also evident that these admitted shortcomings aggravated an already frustrating situation.

The £100 payment Barclays has offered to pay by way of apology for this seems fair to me in all the circumstances. And taken together with the additional £48.32 Barclays offered to cover lost interest, this amply reflects the level of award I would make in these circumstances had it not already been proposed. It is in line with the amount this service would award in similar cases and it is fair compensation for Mr A in his particular situation.

Putting things right

Barclays should pay Mr A £148.32 total compensation, as it has offered to do. (Barclays can set off against this award any amount it may have paid Mr A already in respect of this award).

My final decision

My final decision is that I uphold this complaint and direct Barclays Bank UK PLC to take the steps set out to put things right for Mr A.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 13 February 2026.

Susan Webb
Ombudsman