

The complaint

Miss H complains that Barclays Bank UK PLC closed her account and withheld access to her funds.

What happened

Miss H had an account with Barclays Bank. In January 2025, Barclays wrote to Miss H saying that following a review it had decided to close her account. It said that in order to claim the money in the account, Miss H needed to attend a branch with proof of identification.

Miss H said she couldn't attend branch because of her work and caring commitments. She asked Barclays to send her the money by cheque. Barclays looked into this and said she would still need to attend branch with identification documents. More recently, it told Miss H that if she couldn't attend branch she'd could send it copies of these documents, but they'd need to be certified by a professional. Miss H doesn't agree that she needs to certify these documents. Dissatisfied, Miss H referred the complaint to us.

Our investigator looked at what happened but didn't think the complaint should be upheld. Miss H didn't agree with the investigator. The complaint has now been 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, like all financial businesses, is subject to legal and regulatory requirements which mean they may need to review an account at any time. These requirements also mean that they may need to take additional steps to identify and verify the identity of its customers. If it's unable to do so, it may be unable to carry out transactions with its customers. This is reflected in the terms and conditions that applied to Miss H's account, which sets out circumstances where it can close accounts.

Here, Barclays says it closed Miss H's account following a review. Barclays isn't required to share details of this review with Miss H, but it has provided details of its investigation, which it has asked be kept confidential. Our rules allow me to accept information in confidence, and I'm satisfied this information is sensitive and cannot be shared with Miss H. Based on what I've seen, I'm satisfied Barclays was acting in line with its legal and regulatory obligations and the relevant terms and conditions when it reviewed and then closed the account.

Barclays then told Miss H that in order to release her funds she'd need to attend branch. Miss H initially told Barclays it couldn't do this because of her work and caring commitments. More recently she's told us that she couldn't do this due to limited mobility. Based on what Miss H has told us about that, I accept it may be difficult to attend branch. Barclays has, however, said that it would accept copies of documents if certified by an appropriate person. Since then, Miss H has supplied copies of her identity document. But she refuses to get

them certified by a professional.

I've thought about what Miss H has said about that. She says she's done what Barclays has asked and doesn't see why she should pay to certify documents. I acknowledge Miss H feels strongly about this. Nevertheless, I'm satisfied that Barclays was acting in line with its regulatory obligations when it required Miss H to provide identification documents. And I don't accept it's unreasonable for Barclays to require Miss H to get documents certified if she cannot attend face-to-face – this is an example of good industry practice where copy documents are submitted electronically. I cannot say Barclays was wrong to ask for this.

I acknowledge that Miss H thinks Barclays could have asked for this information when she opened the account. But Barclays has ongoing obligations and may need to verify this information at any time throughout the life of the business relationship. This was a routine check and doesn't mean a mistake was made.

I also acknowledge that Miss H thinks Barclays should just send her a cheque by recorded delivery. I'm satisfied, however, that Barclays cannot release the funds if it cannot complete its identity checks.

For all these reasons, I don't uphold the complaint and I'm not going to tell Barclays to do anything further to put things right.

My final decision

I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss H to accept or reject my decision before 27 January 2026.

Rebecca Hardman
Ombudsman