

The complaint

Mr H complains Barclays Bank UK PLC won't cash an international money order.

What happened

Mr H says he sent an international money order in 1997 from his local branch of Barclays to a family member to give as a wedding gift. He says he thought nothing of it after that.

Mr H says last year the family member to whom the international money order was sent found it having misplaced it. And that they sent the international money order back to him so that he could get it cashed. He says he hasn't been able to do so and as a result complained to our service about Barclays refusing to cash the international money order in question.

One of our investigators looked into Mr H's complaint. Having done so, they didn't recommend that it be upheld as they were satisfied, based on the evidence both parties had sent in, that the international money order in question had been cancelled in October 1997. Mr H was unhappy with our investigator's recommendation. He asked for his complaint to be referred to an ombudsman for a decision. His complaint was, as a result, passed 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.

Mr H is complaining about an international money order from September 1997. Because of the amount of time that's passed, the evidence in relation to what has happened in this case is limited. I am, however, satisfied that the international money order was cancelled a month after it was issued. That means I'm satisfied a new one was issued or Mr H received a refund. It's unclear which of those two things happened, but either way I'm satisfied that no funds are owing. Because no funds are owing, I agree with our investigator that this isn't a complaint we can uphold.

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 Mr H to accept or reject my decision before 15 May 2026.

Nicolas Atkinson
Ombudsman