

## **complaint**

Mr F complains that Barclays Bank PLC would not give him the money in his account when it was closed.

## **background**

Mr F received two payments to his account for £856 and £237.75. He believed that he had been employed to receive such payments and send them on to a third party. He did this using a money transfer service. Barclays was told that the payments to his account were fraudulent. They were claimed back by the victims' bank. Barclays first deducted £237.75 from Mr F's account. It then closed his account, which had a remaining balance of £1,500.27.

The adjudicator recommended that Barclays refund Mr F the closing balance on the account less £856. He also said it should pay Mr F 8% interest on this refund from 19 May 2015- the date on which the account was closed. Mr F had shown that the other money in his account was from legitimate sources. There was nothing to suggest that Mr F was not also a victim of the money laundering scam. Barclays agreed to make the refund.

Mr F did not agree and wanted his complaint to be reviewed. He said that he is a victim here as well and doesn't see why he should lose money. He feels he has been treated as if he is dishonest.

## **my findings**

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

The adjudicator has set out all the main points in this complaint and I have little usefully to add. Once Barclays received evidence that the payments to Mr F were fraudulent it took steps to recover these. Mr F had no right to keep these payments. I understand he was the victim of the scam himself. His only option would be to try and recover the money he paid out from the fraudster. I fully appreciate how unlikely that is to be successful.

I agree Barclays had no basis to hold the remainder of the money in his account.

## **my final decision**

My decision is that Barclays Bank PLC should pay Mr F £644.27 with simple interest of 8% calculated from 19 May 2015 to the date of settlement. If it deducts tax from the interest element of my award it should provide Mr F with an appropriate tax certificate.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr F to accept or reject my decision before 30 December 2015.

Michael Crewe  
**ombudsman**