

## **The complaint**

Mrs N and Mr N are unhappy that Barclays Bank UK PLC cancelled a standing order without their authority.

## **What happened**

Mrs N and Mr N had a standing order set up on their account to pay a creditor on a monthly basis. Barclays cancelled the standing order without Mrs N and Mr N's request or authority. Mrs N and Mr N weren't happy about this, so they raised a complaint.

Barclays responded to Mrs N and Mr N and explained that they'd received a request from the creditor directly which explained that no further payments were required by them from Mrs N and Mr N, and which asked Barclays to cancel the standing order. Mrs N and Mr N weren't satisfied with Barclays' response, so they referred their complaint to this service.

One of our investigators looked at this complaint. But they didn't feel Barclays had acted unfairly by cancelling the standing order at the request of the creditor as they had and so didn't uphold the complaint. Mrs N and Mr N remained dissatisfied, so the matter was escalated to an ombudsman for a final decision.

## **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.

Having done so, I'd like to begin by confirming that this service isn't a regulatory body or a Court of Law and doesn't operate as such. Instead, this service is an informal, impartial dispute resolution service. And while we do take relevant law and regulation into account when arriving at our decisions, our remit is focussed on determining whether we feel a fair or unfair outcome has occurred – from an impartial perspective, after taking all the factors and circumstances of a complaint into consideration.

From a fairness perspective, I feel it was reasonable for Barclays to cancel the standing order having been told directly by the creditor that money was no longer required by them from Mrs N and Mr N.

I also note that the creditor told Barclays that they had tried to contact Mrs N and Mr N to ask Mrs N and Mr N to cancel the standing order themselves but had been unsuccessful. And the creditor asked Barclays to cancel the standing order only after their attempts to contact Mrs N and Mr N directly had failed.

Finally, I feel that if Mrs N and Mr N wanted the payments to continue to be made to the creditor, they could have set up a new standing order or made other arrangements to make those payments.

Ultimately, I don't think that Barclays have acted unfairly here, for the reasons explained above, and so I won't be upholding this complaint or instructing Barclays to take any further

action.

I realise this might not be the outcome Mrs N and Mr N were wanting, but I hope they'll understand, given what I've explained above – including the remit of this service – why I've made the final decision that I have.

### **My final decision**

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs N and Mr N to accept or reject my decision before 23 November 2023.

Paul Cooper  
**Ombudsman**