

## **The complaint**

Mr J complains that Barclays Bank UK PLC blocked his account.

## **What happened**

Mr J had four accounts with Barclays. In August 2022, Barclays applied blocks to his accounts. While this happened, Barclays removed the funds and made it appear that the account was overdrawn by over £500,000. Dissatisfied, Mr J complained to Barclays, and referred the complaint to us.

Our investigator looked at what happened. He didn't think Barclays had acted unfairly when it initially reviewed the account. The complaint has been referred to me to decide.

Barclays subsequently closed Mr J's accounts. I see Mr J has raised this separately with Barclays, which has issued a separate final response. So in this decision I'll just be looking at Barclays's initial restriction of Mr J's account.

## **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.

Financial businesses, like Barclays, are subject to legal and regulatory requirements. These mean that they may need to carry out reviews of customers' accounts at any time. And while that's happening Barclays may need to block the account – and doesn't need to give reasons.

Based on what I've seen, I'm satisfied that Barclays was acting in line with its legal and regulatory obligations when it restricted Mr J's account.

I'd expect Barclays to complete any review in a timely manner. Here, the account was blocked on 25 August 2022 and the review was completed on 6 September. Given everything I've seen, I can't say there was undue delay.

I appreciate that Mr J would like to know more about why Barclays did what it did. But Barclays isn't required to provide this information, and it wouldn't be appropriate for me to tell Barclays to share its reasons.

Finally, I note Barclays has explained that the reason the account appeared to be overdrawn by over £500,000 was because of the measures it put in place to prevent Mr J from using the account. I've thought about the impact this had on Mr J. Mr J says that at first he thought he'd might have been the victim of fraud – but after doing some research online realised this meant he was subject to some sort of review. In the circumstances, I'm not persuaded to award further compensation for this.

In all the circumstances, I can't say that Barclays should have completed its review any faster. It follows that I don't uphold this 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 Mr J to accept or reject my decision before 9 August 2023.

Rebecca Hardman  
**Ombudsman**