

## **The complaint**

Mr Z is unhappy Barclays Bank UK PLC has closed his account and with the requirements it has for his funds to be released to him.

## **What happened**

Mr Z had a bank account with Barclays. Barclays reviewed its accounts following the UK's departure from the European Economic Area (EEA) and found that as a ring-fenced bank, its UK products are designed for customers within the UK. As Mr Z resided outside the UK, his account was affected by these changes. Barclays informed Mr Z of the impact this would have on him in letters dated 10 February 2022, 11 May 2022 and 10 August 2022.

The initial letter dated 10 February 2022 explained that as Mr Z didn't have a UK address his account would need to be cleared and closed down by 27 August 2022. The letters of 11 May 2022 and 10 August 2022 reiterated these points and explained that on or around 4 September 2022 Mr Z's account would be closed.

Mr Z's account closed, and he contacted Barclays to query this. Barclays explained the account closure and set out the reclaim process that Mr Z would need to follow for the funds to be released to him. Barclays received Mr Z's reclaim form on 4 January 2023 and he was informed that he would need to provide certified identification documents. Mr Z provided the form again in early February, but as his ID and address had not been certified it couldn't be accepted.

Mr Z raised a formal complaint with Barclays in late March 2023 as he was unhappy with his account closure, and Barclays' requirements for the funds to be released. Mr Z explained he had provided all he could to meet the reclaim requirements. Barclays reviewed Mr Z's complaint and in its final response letter of 31 March 2023 it set out why Mr Z's account had to be closed down and reiterated that the funds would be released once it received the necessary certified documents.

Mr Z remained unhappy and referred his complaint to our service. Mr Z explained that the service provided by Barclays was poor and he was assured the funds would be given to him by December 2022. To put things right Mr Z asked that Barclays transfer his funds to a nominated account and pay interest on the amount. An Investigator reviewed the complaint and found that Barclays had acted reasonably in the circumstances.

Mr Z remained unhappy, so the complaint has been passed 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.

### *Account closure*

I realise the closure of his account will be inconvenient for Mr Z, especially as he isn't resident in the UK. I also appreciate the requirements Barclays has set out for Mr Z to reclaim the funds from his account require additional steps. However, based on all the available evidence I'm satisfied Barclays hasn't acted unfairly. I'll explain why.

Barclays has explained that following the UK leaving the EU it reviewed the services it offered to customers within the EEA. As it was a policy decision by Barclays to limit certain services provided to customers living in the EEA and Mr Z was affected by this, I cannot say Barclays did anything wrong or treated him unfairly by notifying him of the account closure.

I must also highlight that Barclays can close an account at any time as long as it gives the appropriate notice as laid out in its terms. Barclays' terms and conditions say it will give 60 days' notice, and it first wrote to Mr Z in February 2022. Barclays told Mr Z it would be closing the account in early September 2022. So, I'm satisfied Barclays gave the right amount of notice.

Mr Z says he didn't receive the letters issued by Barclays. I've seen copies of the letters issued and they are correctly addressed. Mr Z says there are postal issues where he lives. I'm satisfied these closure letters were sent, and I can't fairly hold Barclays responsible for any postal issues. I think Mr Z was given appropriate notice of the closure of his account and I'm satisfied Mr Z would've also had access to these letters online.

#### *Reclaim process*

I've also considered whether Barclays has treated Mr Z fairly following its decision to close his account. I would expect Barclays to provide clear, timely information about the next steps available to Mr Z given its policy decision.

I understand Mr Z says he didn't receive them, but the letters issued to Mr Z clearly set out the account closure decision and the steps Mr Z should take before the closure if he wanted the funds within the account.

Once Mr Z's account closed in early September 2022, Mr Z spoke to Barclays on the phone, and he was informed that he would need to follow the reclaim request process to access the funds which were in his account. Mr Z says he was advised during a call that the funds would be released to him in December 2022. Barclays has provided call recordings and having listened to these calls Mr Z is advised of why his accounts have been closed and the reclaim requirements. However, I can't agree that he was advised the funds would be released to him in December 2022 without the necessary reclaim process being followed.

Barclays wrote to Mr Z explaining the reclaim process on 4 January 2023. The letter states: *'The above documents must be certified copies by a member of Barclays staff or independently certified by a Notary Public (qualified solicitor, any type of certified accountant) or an Embassy, Consular or High Commission Official.'* Mr Z says he cannot meet these requirements and they are illegal.

While I appreciate obtaining the necessary certification requires additional steps and may prove to be a more difficult process than Mr Z had expected, I can't hold Barclays responsible for this. It is not unusual for there to be a reclaim process once an account has closed, and Barclays' certification requirement isn't unusual either. The certification ensures Barclays is releasing funds to the correct individual and will form part of its risk policy and regulatory obligations. I am also satisfied the process has been clearly laid out, and there are multiple certification options for Mr Z to use.

I understand Mr Z feels his long-standing relationship with Barclays hasn't been taken into consideration, and he is disappointed with Barclays and its requirements. As noted above, Barclays made this policy decision due to changes in the relationship between the UK and EEA, so its individual relationship with customers would not be a factor I would reasonably expect it to consider.

I know this will not be the outcome Mr Z was hoping for and he will be disappointed with the decision I've reached. But I hope my decision provides some clarity around why I think Barclays has acted reasonably. If Mr Z wishes to continue with the reclaim process with Barclays, he is free to contact it directly.

### **My final decision**

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr Z to accept or reject my decision before 13 December 2023.

Chandni Green  
**Ombudsman**