

The complaint

Mrs S complains a benefit payment was paid into a Barclays Bank UK Plc account she can no longer access, and she would like the payment returned to her.

Mrs S also says she was given wrong information to freeze/ close the account several years earlier. And she is unhappy with how long Barclays took to respond to her concerns.

What happened

In late March 2023 Mrs S let Barclays know that the agency issuing the payment in question had told her the payment was paid into a Barclays account. Given she no longer had access to the Barclays account she wanted the payment in question returned to her. The account was a joint account with her ex-husband. Mrs S chased Barclays for a response in April and May 2023 but says she did not receive a reply. So Mrs S brought her concerns to our service.

Barclays wrote to Mrs S with their review of her complaint. Barclays said no error had been made. They confirmed the account in question had been closed in 2016 and the last payment into the account had been in 2020. There were therefore no recent payments they could locate.

Barclays said any payment from a third party to a closed account would've been returned to the sender. And if, on the rare occasion it had not been returned, then Barclays would have expected to see it within a few working days of the payment date. But they could not see the payment in question going into the account, or any other payment.

Barclays also noted that the account had closed more than 6 years ago, so Mrs S was too late to bring a complaint about losing access to the account.

Our Investigator first concluded that Mrs S's complaint about the freezing and then closing of the account in 2015/2016 was too late for this service consider. Mrs S accepted this and said her concern was to know what had happened to the missing payment as she wanted it returned to her.

The Investigator reviewed the matter and did not uphold Mrs S's complaint. They checked that Mrs S only had one joint account with Barclays, and they were satisfied Barclays had done enough to try and find the payment in question for Mrs S with the information they had. The Investigator suggested Mrs S might want to approach the agency making the payment to see what had happened to it, and to obtain a reference for the payment which Barclays could then check further for her.

Mrs S didn't accept this as a resolution as she felt that Barclays had taken too long to respond to her concerns. She said the months taken to reach this point had caused her much anxiety so she said compensation should be paid to her to recognise this.

Our Investigator explained to Mrs S that matters to do with how a business handles complaints fall outside the jurisdiction of this service, so this was not something our service could look at.

Because our Investigator was unable to resolve things, the matter has come to me to decide.

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.

I've not looked at the concerns Mrs S raised about no longer having access to the account as both parties have accepted this was brought out of time for this service to consider.

I am also unable to consider Mrs S's concerns to do with the length of time Barclays took to look into and respond to her complaint. This is because I'm in agreement with our Investigator that matters to do with a business's complaint handling are not something this service has the power to look into.

Our service follows the Dispute Resolution Rules which are found in the regulator, the Financial Conduct Authority's handbook of rules and guidance. Within the rules it sets out what this service can and can't consider including that this service must consider matters related to regulated activities. Complaint handling does not fall into the listed activities this service can review, so I'm afraid I am unable to look at this particular aspect of Mrs S's complaint.

It may also help Mrs S to know that this service does not have the power to fine or punish a business, those are considerations for the regulator.

What is therefore left for me to consider is whether Barclays have done anything wrong in relation to the payment that Mrs S is trying to find.

I have reviewed the available submissions from both parties, and at this time I have not seen anything to suggest that Barclays have done something wrong given the information that was available to them.

Mrs S said the payment went into an account that was in her and her ex-husband's name. Barclays were only able to find one such joint account which their statements show was closed in 2016, with a balance that was passed to their collections department. Barclays also checked for any other accounts Mrs S held and found a savings account. Having reviewed Barclays' evidence, neither account has received the payment Mrs S is looking for.

Barclays have said they will search again for Mrs S if she is able to obtain any further payment details from the agency that issued the payment. I think this is a reasonable thing for them to do.

I understand this matter has been frustrating for Mrs S as it is no doubt a worry to her if there are funds she uses for daily living purposes which have gone missing. But in the circumstances, based on what I've seen here, I'm unable to see that Barclays have made an error. I think Barclays have reasonably searched for the payment with the information they had, and to date there is no evidence that the payment was made into an account with Barclays. As has already been suggested, if Mrs S is able to obtain more details from the agency that made the payment, she can approach Barclays again to try and locate it.

My final decision

For the reasons above, I do not uphold Mrs S's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs S to accept or reject my decision before 29 December 2023.

Kristina Mathews
Ombudsman