

The complaint

Mr S is unhappy that Barclays Bank UK PLC can't locate accounts he holds with them.

What happened

Mr S raised a complaint with Barclays as he held accounts with them which had disappeared from his online banking and which Barclays claimed to have no record of. Mr S wanted Barclays to locate the accounts, which he explained held a considerable amount of money.

Barclays responded to Mr S and explained that they'd conducted a thorough search but could find no evidence of him holding any accounts other than one current account, which was still visible to Mr S. However, Barclays did apologise to Mr S for taking longer than they would have liked to respond to his complaint. And they made a payment of £100 to him as compensation for any trouble or upset this may have caused. Mr S wasn't satisfied with Barclays' response, so he referred his complaint to this service.

One of our investigators looked at this complaint. But they didn't feel Barclays had acted unfairly in how they'd managed the situation and so didn't uphold the complaint. Mr S 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.

Mr S has said that he had several accounts with Barclays that have disappeared from Barclays records and which he therefore no longer has access to. And Mr S has explained that these accounts held a significant amount of money.

Barclays have conducted a thorough search for these missing accounts, including but not limited to searching their computer systems, reviewing all correspondence sent to Mr S for any mention of the accounts, checking whether Mr S held any accounts which had fallen dormant, and checking whether Mr S might have a duplicate customer profile on which the missing accounts might be present. However, despite conducting such a comprehensive search, Barclays have been unable to find any evidence of Mr S holding any other accounts with them, other than the one current account previously mentioned.

Additionally, Mr S hasn't been able to provide any evidence of the alleged missing accounts or information about them, such as account numbers, account usage, approximate balances, or any form of written or digital correspondence.

In consideration of all the above, I won't be upholding this complaint or instructing Barclays to take any further or alternative action here. This is because I feel it's reasonable to conclude, in consideration of the above, that Mr S most likely doesn't have any further accounts with Barclays as he's claimed.

Additionally, if Mr S does have further accounts with Barclays which have gone missing, then

I feel that the onus is now fairly on Mr S to provide clear and conclusive evidence of this to Barclays. And this is because I feel that Barclays have undertaken a thorough and comprehensive search for any missing accounts that Mr S might have held with them, in line with what this service would expect, such that Barclays obligations in this regard have already fairly and reasonably been met.

Finally, Barclays have paid £100 compensation to Mr S for not responding to his complaint as quickly as they would have liked. This aspect of Mr S's complaint isn't something that I can consider here. This is because this service – the Financial Ombudsman Service – can only consider points of complaint about regulated financial matters. And how a business has handled a complaint isn't itself a regulated financial matter, even when that complaint is itself about a regulated financial matter. In short, this service can't consider a complaint about how a business has handled a complaint.

I realise this won't be the outcome Mr S was wanting here. But I trust that he'll understand, given what I've explained, 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 Mr S to accept or reject my decision before 13 June 2024.

Paul Cooper
Ombudsman