

The complaint

Mr K complains that Barclays Bank UK PLC blocked his account in October 2023.

What happened

Mr K says his Barclays account was blocked in October 2023 following an attempted transaction. He says Barclays did not contact him despite saying it had. Mr K says Barclays were rude towards him and incorrectly said he had reported his telephone as being stolen. He would like substantial compensation for his losses and an apology.

Barclays says it didn't make a mistake and was entitled to block a payment. It says it tried to contact Mr K and later told him he needed to attend a branch with identification documents. Barclays says Mr K was shouting at staff during telephone calls and on 4 December 2023 passed security.

Mr K brought his complaint to us, and our investigator didn't uphold it. The investigator didn't think there any evidence Barclays staff were rude towards Mr K and thought it was entitled to block a transaction where it has security concerns. The investigator thought Mr K had raised his voice during telephone calls.

Mr K doesn't accept that view and in summary says Barclays gave contradictory information about the account block reason. He says Barclays admitted it did not call him as it said. Mr K says Barclays has lied and breached the law. He says he has suffered substantial losses.

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 have come to the overall view that I don't uphold this complaint.

I am sure Mr K appreciates that fraud is a major problem for banks and building societies and that they must have measures in place to protect its money as well as its customers money. I accept that on occasions legitimate customers and transactions can be made subject to such security measure which I accept causes inconvenience. I'm satisfied that account terms and conditions make clear that payments and accounts may be blocked as a result of security measures.

I'm satisfied that in October 2023 Mr K's attempted payment raised security concerns which meant his account was blocked. I appreciate Mr K was caused inconvenience but that doesn't mean Barclays made a mistake or acted unfairly. I have not seen any evidence suggesting Barclays wasn't acting in Mr K's best interests. So, it follows I'm satisfied that Barclays didn't make a mistake or act unfairly by applying the account restrictions.

There is a dispute by both sides about any contact. Barclays says it tried to call Mr K and he says that is incorrect. I can see that Barclays records say it did call Mr K but, in any event, I'm satisfied there was contact between the parties about the block as there is evidence of

telephone calls between them both. So, I don't think it matters which version is correct as it clear Mr K was aware there was an account block in place, which I think could have been removed.

I have listened carefully to those telephone calls. I'm satisfied that Barclays staff were not rude towards Mr K but that he, on a number of the calls, raised his voice and used what I think was inappropriate language. I also think that on a number of occasions Barclays staff tried to explain what the issue was, but Mr K was not prepared to listen to that explanation.

I appreciate there are questions such as the issue about the telephone being reported stolen that remain unanswered. I make clear to Mr K that we can't resolve all of the complaint points that are referred to us. But in any event, I don't think that issue is the main complaint point or that it's of relative importance. I say that as Mr K doesn't accept Barclays tried to contact him, but it says it did. And I think it clear the parties did speak to each other as I have listened to the calls. So, it follows that Mr K was aware there was an account block and I'm satisfied Barclays explained a payment had led to security concerns.

I also appreciate Mr K says Barclays has broken laws. I make clear to Mr K that we are not a court, and it would be for a court to decide if any laws had been broken not us. I'm satisfied Barclays was entitled to restrict Mr K's account and was unable to properly sort matters out due to what took place during the telephone calls.

I can see Mr K says Barclays has caused him significant losses and during one telephone call suggests he should be paid £100,000 compensation. I have not seen any evidence of such losses but in any event have made clear I don't find that Barclays made a mistake or acted unfairly.

Overall, I find this now brings an end to what we in trying to resolve this dispute informally can do. I can't conclude that Barclays caused Mr K's subject access request problems in accessing the information it sent or that is the main area of complaint here.

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 K to accept or reject my decision before 6 April 2024.

David Singh
Ombudsman