

The complaint

Mrs B has complained Barclays Bank UK PLC referred a debt to a third party without making proper attempts to contact her.

What happened

Mrs B is represented in her complaint by her husband, Mr B. For ease I will refer to Mrs B throughout.

Mrs B held a sole account with Barclays. She'd also held a joint account with Mr B. This had been transferred to another bank in late 2021. Mrs B had assumed her sole account was also transferred however this account was overdrawn in the amount of £90 or thereabouts.

In June 2022 Barclays started writing regular letters to Mrs B confirming the outstanding balance on her account. This resulted eventually in them sending her a termination notice in August 2023 as her debt had increased beyond the £100 overdraft limit on the account.

Barclays passed Mrs B's debt to a third party for collection. This resulted in Mrs B complaining to Barclays that she knew nothing about this. Barclays didn't believe they'd done anything wrong. Mrs B referred her complaint to the ombudsman service.

Our investigator reviewed what happened and considered the evidence of numerous letters being sent to Mrs B at her known address. Overall he didn't think he could ask Barclays to do anything further.

Mrs B denied receiving these letters and has asked an ombudsman to review her complaint.

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've reached the same outcome as our investigator. I'll explain why.

Barclays has provided numerous letters they sent to Mrs B from 15 June 2022 onwards. These confirm the debt on Mrs B's sole account as it creeps up because of interest charges and exceeds the overdraft limit of £100.

There are at least 13 of these. We've also provided copies of these to Mrs B. I appreciate she denies receiving them but I don't believe, if this is what happened, that this is Barclays' fault. There is no requirement on them to send these letters by registered mail and it's clear from Barclays records and subsequent correspondence that they held no email address for Mrs B. In any case for security reasons, banks often chose not to use email.

Possibly Mrs B didn't notice her sole account was never swapped over or closed and ignored correspondence from Barclays as she may well have – understandably – believed this was junk mail. The fact is there was an outstanding debt on her sole account which meant that it could never have been switched. This fact is clear on all account switching

materials.

I don't believe Barclays has done anything wrong in trying to get this debt settled.

My final decision

For the reasons given, my final decision is not to uphold Mrs B's complaint against Barclays Bank UK PLC.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs B to accept or reject my decision before 13 June 2024.

Sandra Quinn
Ombudsman