



Money

## CLOSED CASE We've got no money after Barclays suddenly closed our bank account – they promised to send us £14k but it never arrived

Scroll down to find out about your rights

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Published: 15:08, 21 Dec 2023 | Updated: 17:42, 21 Dec 2023



**VILLAGERS** say they've got no money after Barclays suddenly closed their bank account - claiming it promised to send them £14,000 but it never arrived.

St Germans Memorial Hall near King's Lynn in [Norfolk](#) faces closure after it was "debanked".



This Norfolk village hall has been 'debanked' by Barclays Credit: SWNS



Mary Harney (left) said the hall is now in a 'difficult position' Credit: SWNS

The village hall fell foul of new rules meant to stop international [crooks](#) laundering their loot.

It is now unable to access the £14,377 it kept in the account or pay its [bills](#).

[Barclays](#) decided to close the account as part of a drive to get rid of clients presenting a legal or reputational risk.

The [bank](#) sent St Germans a statement on December 6 saying the balance would be returned by cheque.



But the [money](#) is still yet to arrive in the post - with members now forking up their own cash to pay the village hall's bills.

Pensioner Mary Harney, 69, told the [Eastern Daily Press](#): "Our cleaner, who we pay monthly - his cheque bounced.

"We've had to pay him in cash. We have some cash but it isn't going to last very long.

"We won't be able to have the hall cleaned after a certain period of time.



"It's left us in a very difficult position. We won't be able to [rent](#) out the hall soon."

Barclays said it closed the account because the village hall had missed the deadline to update its [business](#) details.

But Mary said the villagers had sent in all their forms on time - and were not given any warning before getting "debanked".

She claimed that Barclays said the balance cheque had been outsourced to another company - and could take up to six weeks to come through.



The villagers' remaining cash could now be swallowed up by a £1,200 fire alarm bill.

Following local media reports Barclays said it was probing the case - and would reopen the account as a "gesture of goodwill".

The bank added it that it has now received the villagers' forms.

A Barclays spokesperson said: "As part of our ongoing responsibility to help prevent financial crime, and to meet our regulatory obligations, we are required to keep up to date information regarding our customers' accounts.

"We share a series of communications with our customers including writing to them by post, through alert banners on our digitally active customers' online and mobile banking, e-mail and SMS asking customers to supply us with some important information relating to their business account.

"In cases where we do not receive a response with up-to-date account information, we will proceed with the application of card blocks and account restrictions, ahead of issuing final closure arrangements.



"Therefore, it is very important that account holders respond to these requests from their bank.

"We fully understand the issues this can cause customers and we worked hard to avoid the last resort of account closure."

### Know your rights

**BANKS are allowed to close accounts without notice if they suspect fraud.**

suspect fraud.

But if you think your account has been closed unfairly, you can complain to the provider involved.

If you don't get a response within eight weeks or you're not happy with the response you do get, you can take your complaint to the free [Financial Ombudsman Service](#).

The Ombudsman says most of the complaints it sees about bank account closures or freezes involve:

- the bank not giving enough notice - the Ombudsman

suggests that between 30 and 60 days' notice is a reasonable unless there are suspicions fraud is involved

- maladministration
- the bank giving conflicting information or advice
- the bank showing unlawful discrimination
- the bank failing to follow procedures properly

If your account is closed, you should also remember to rearrange any direct debit or standing orders as these will have to be paid manually until you can get a new account. ■