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

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



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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".





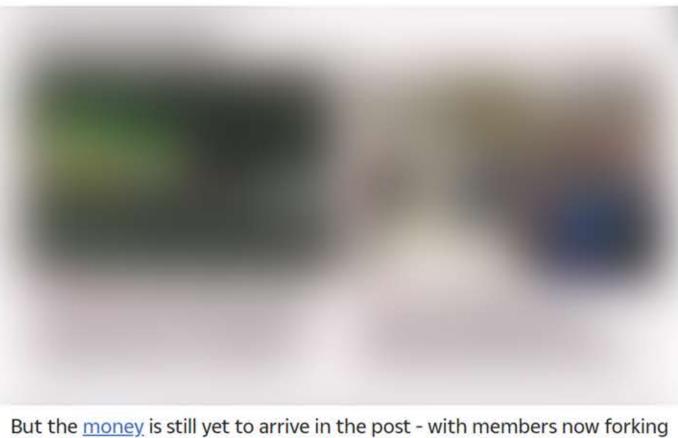
Mary Harney (left) said the hall is now in a 'difficult position' credit: SWNS

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.

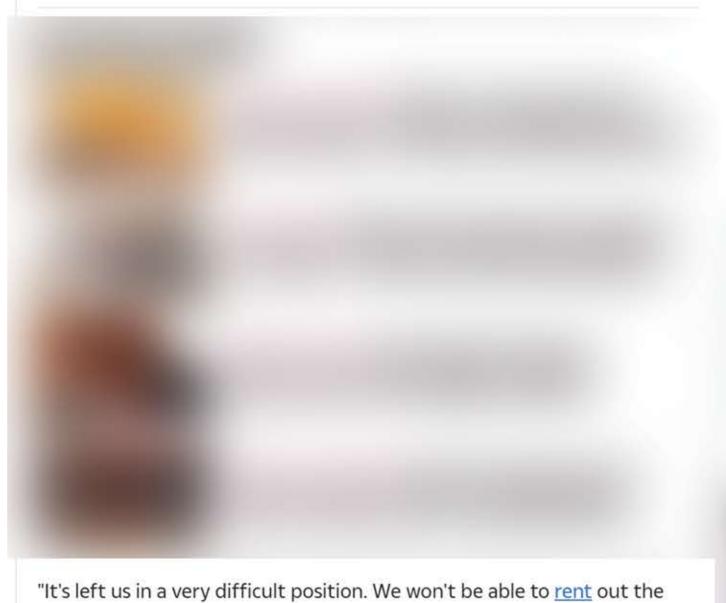
The bank sent St Germans a statement on December 6 saying the balance would be returned by cheque.



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.



Barclays said it closed the account because the village hall had missed the deadline to update its business details.

hall soon."

alarm bill.

account.

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.

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

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

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

"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

"We fully understand the issues this can cause customers and we worked

## **Know your rights**

requests from their bank.

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

hard to avoid the last resort of account closure."

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

Ombudsman Service. The Ombudsman says most of

bank account closures or freezes

• the bank not giving enough

notice - the Ombudsman

the complaints it sees about

involve:

get, you can take your complaint to the free Financial

maladministration

suggests that between 30 and

60 days' notice is a reasonable

unless there are suspicions

the bank giving conflicting information or advice

fraud is involved

- 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. ■