

The complaint

Miss C complains that Barclays Bank UK Plc closed her current account.

What happened

On 29 November 2022 Barclays sent Miss C a letter advising her that it would be closing her account on 30 January 2023.

Miss C was unhappy with this and contacted Barclays to complain. Barclays didn't uphold her complaint. It said the closure of her account had been carefully considered and was subject to a strict internal review but that it couldn't provide her with the guidelines used. It said it had given the required notice and had made the correct decision. And so on 30 January 2023 it closed her account.

Miss C remained unhappy and brought her complaint to our Service. She said she'd been given different answers about the reasons behind the closure; she felt the bank had made a mistake and was trying to cover it up. Miss C also advised the closure had had a significant impact on her because she was receiving payments from an abusive ex-partner into that account and she couldn't continue to receive these without providing the ex-partner with her personal details.

Our Investigator looked into the complaint and was of the opinion that Barclays had acted fairly. They said it had given Miss C the required notice and didn't have to provide a reason behind the account closure. They also noted that Miss C hadn't informed Barclays of the payment from her ex-partner and her concerns around this. So, they said Barclays couldn't have taken this into consideration when closing the account. They also offered to liaise with Barclays about her particular circumstances and whether it would consider reopening the account in light of this new information.

Miss C didn't accept the Investigator's opinion and so the complaint has now been passed to me to consider.

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.

I was really sorry to hear about Miss C's difficult circumstances. I have no doubt that the closure of her bank account was an additional stress and I don't underestimate the impact this would have had on her.

That being said, my role is to consider if Barclays has acted fairly. So, I think it would be helpful to begin by explaining that whilst account closures are incredibly inconvenient and potentially upsetting for the customer involved, this in itself does not make them unfair.

Under the terms and conditions of Miss C's account, Barclays did have the right to close the account by giving at least two months' notice. There was nothing within the terms and

conditions that limited this to particular circumstances or for particular reasons – ultimately, according to the agreement, Barclays could choose to close the account at any time in much the same way as Miss C, as a customer, could choose to leave Barclays.

It's clear Barclays gave Miss C the required notice and so I think its actions were in line with the terms and conditions. And, having carefully reviewed the evidence sent by both parties, I've seen nothing that persuades me this closure was unfair.

In reaching this opinion I've considered Miss C's particular circumstances in relation to her abusive ex-partner's payments. However, Miss C says she didn't tell Barclays about this and I'm satisfied Barclays couldn't have taken into account something that it wasn't aware of. Whilst Miss C has told us she doesn't feel Barclays gave her the opportunity to provide this information, I can see Miss C had contact with Barclays on multiple occasions about her complaint. So, I'm not persuaded Barclays did anything wrong here.

As an aside, I'm aware that our Investigator has since informed Barclays of Miss C's circumstances. Barclays has indicated that it has considered this new information but that it requires additional evidence for it to reopen the account. I don't intend to comment on this further within this decision as it does not form part of Miss C's original complaint.

Miss C is also unhappy that Barclays hasn't properly explained the reasons behind its decision to close her account. Looking at the account notes and what Miss C has told our Service, I can see that she was told that:

- Barclays can close an account at anytime if it believes a customer has broken the terms of the agreement.
- The decision to close Miss C's account was a commercial one.
- Barclays doesn't disclose its guidelines.

Having considered these comments, I can't say any are inaccurate. Whilst Barclays has asked that I don't share with Miss C the reason it decided to close her account, I am satisfied that this wasn't simply a mistake, that the decision wasn't based on unfair factors and, ultimately, it's a decision the bank is entitled to make. And whilst I appreciate it must have been frustrating to not be given the reason behind the closure, Barclays isn't required to provide its rationale and so I can't say it has acted unfairly in not fully explaining its decision to Miss C.

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 Miss C to accept or reject my decision before 29 August 2023.

Jade Cunningham
Ombudsman