

The complaint

Ms B has complained that Barclays Bank UK Plc (“Barclays”) closed her account in December 2022 without giving her any notice.

Ms B is also unhappy that Barclays didn’t provide a copy of her statements when she asked for them. Ms B also says that Barclays didn’t send her the final response letter, all she received was an email notifying her there was a document to view on her online bank profile – which by then she no longer had access to.

What happened

In May 2022 Ms B received a text message saying that Barclays were planning on closing her account. However, Ms B dismissed the text message as being a scam.

In December 2022 Ms B received an email informing her that her statements were ready to view online. On the same day Ms B received a text message saying that her accounts had been closed.

Ms B complained to Barclays as she says, apart from the text - which she’d dismissed as a scam - she hadn’t been notified that her account would be closed. Because of this, Ms B says that she was not given the opportunity to move the money out of her account before it was closed. Ms B asked that Barclays reconsider its decision, especially as she had been a long-standing customer.

Barclays issued a final response letter and explained that as its products are designed for customers living within the UK. Barclays said that as Ms B’s registered address was located outside of the UK, it had decided to close her account.

After Ms B referred her complaint to the Financial Ombudsman Service, one of our investigators assessed the complaint and they didn’t uphold the complaint.

Unhappy with the outcome reached by the investigator, Ms B’s complaint was referred for an ombudsman’s decision.

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 reviewed everything, I’m unable to uphold this complaint for broadly the same reasons that the investigator gave. I will explain why.

Was Barclays able to close the account?

Having looked through the account terms and conditions I can see that they say:

“If you aren’t eligible for the account you hold

We can close an account (or stop or restrict a service) if we find out that you aren’t eligible for it. This may include the following.

- *You (or a joint account holder) reside outside the UK or do not have leave to remain in the UK.”*

So in the circumstances, I think Barclays had reasonable grounds in which to take the decision to close Ms B's account.

Did Barclays provide notice?

Although the terms and conditions say that Barclays is able to close a bank account if the account holder lives outside of the UK, they also say that Barclays will try to tell the account holder in advance, if it needs to do this.

In this case I understand Ms B received a text message from Barclays saying that it was planning on closing her account. I can also see that letters were uploaded to Ms B's 'Cloud It' document inbox, on her online banking profile. These letters were dated 10 May 2022 (uploaded 12 May 2022), 8 August 2022 and 7 November 2022 and they explained that Barclays intended on closing Ms B's accounts by 2 December 2022, if Ms B was unable to provide a UK address before that date. Barclays has explained that these letters were only added to Ms B's 'Cloud It' inbox, and not posted or emailed, as Ms B had selected to receive correspondence by 'online'.

So, in the circumstances, I'm satisfied that Barclays had given (or at least had attempted to give) Ms B reasonable notice that the account would be closed, a number of months before it eventually was.

Ms B has explained that she thought the text message she received was a scam message. In the circumstances, I think it is entirely understandable why Ms B was wary of the message. I also think it is entirely understandable why Ms B did not want to click on the link in the message. I say this especially as Ms B says that Barclays did not typically send her text messages.

However, when Ms B later logged into her account on 23 May 2022, had she checked to see if there were any messages in her inbox informing her about the potential closure of her account, I think she likely would've seen one. I say this because Barclays has provided evidence to show that a letter had been sent to her inbox a few days beforehand, explaining that her account would be closed due to her address being outside of the UK. But if it is the case that Ms B didn't think to check her 'Cloud It' inbox, I can't reasonably hold Barclays responsible for this – especially as the evidence indicates that it had sent a text message and then sent the notice to close letters in accordance with Ms B's communication preferences.

Ms B has also explained that although she received email notifications when her statements were ready to be viewed, she didn't receive any email notification that Barclays had sent her the 'notice to close' letters.

Barclays has explained that because Ms B had not been active on her account for a period of 90 days, this is why it says that alternative methods, such as push notification, SMS and in app notifications are used to notify the account holder in such instances. Barclays is unable to provide further evidence around what other notifications were used, due to the time that has elapsed since the letters were sent. But given that Ms B says that she received a text message from Barclays around the time of the first letter, this makes me think it is likely that alternative notifications were still being sent.

So, taking everything into account, I'm unable to say that Barclays has acted unfairly or unreasonably. Following its decision to close Ms B's account, I think it took reasonable steps to notify Ms B of her options using Ms B's selected communication preference. And, based on the letters that were uploaded to Ms B's 'Cloud It' inbox, I'm satisfied that it had given Ms B plenty of time in which to consider her options before the accounts were eventually closed.

Statements

I understand that Ms B asked Barclays for a copy of her account statements, but says she never received them. I'm glad to see that during the investigator's review of the complaint, they were able to provide Ms B with a copy of the statements. So it seems that this aspect of her complaint has been resolved.

Final response letter

Ms B says that Barclays uploaded the final response letter to her online account, even though she no longer had access to it by that stage. It's not clear why Ms B received such a notification – I suspect this was likely to have been automated, due to her existing communication preference being recorded as receiving correspondence online. But I'm satisfied that Barclays did send the final response letter by post as well, to Ms B's overseas address.

As such, whilst I'm sorry to hear that Ms B didn't receive the letter, it does look it was sent to her. So I can't say that Barclays has acted unfairly or unreasonably if it is the case that Ms B didn't receive it.

My final decision

Because of the reasons given above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms B to accept or reject my decision before 8 January 2024.

Thomas White
Ombudsman