

## **The complaint**

Mr H complains that Barclays Bank UK PLC closed his account without any reason or communication. He says that Barclays' policies and procedures should be changed.

## **What happened**

Mr H says that he has been a customer of Barclays for over 20 years and while he had left the UK, he had kept money in his UK account for safe keeping until needed. However, when he tried to access his account, he found it had been closed. He contacted Barclays and says he was told his account was closed for no reason and that while he would be able to recover his money this was a long process. Mr H says he was very upset and shaken by what he considered an illegal act by Barclays of closing his account without reason. Mr H says he was able to recover his money, but this took a long time and he had to jump through many hoops and felt worthless and disrespected through the process. He said that accounts shouldn't be closed for no reason and that Barclays should change its policies and procedures.

Barclays said that it wrote to Mr H in September 2020 to say that as his account hadn't been used for some time it was planning to close it on 24 November 2020. It said Mr H should contact it by 18 November 2020 if he wished the account to remain open. As it didn't receive a response from Mr H the account was closed on 16 December 2020.

Regarding the return of Mr H's money, Barclays said while Mr H provided identification documents these hadn't been certified. Once the certified documents had been received the funds were released to Mr H.

Our adjudicator didn't uphold this complaint. She said that Barclays was under no obligation to continue offering an account to a customer and that it was a commercial decision to close the account. She said that Mr H had been provided with notice of the account closure in line with the account terms and conditions. She noted that although Mr H wanted Barclays to change its policies and procedures, this wasn't something we could get involved with.

Mr H said he wished to appeal our adjudicator's view. He said he hadn't received any notification from Barclays about its intention to close his account. He said that he was aware there was a postal strike at the time in the UK and said Barclays should have contacted him by email.

## **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 am sorry to hear how upsetting Mr H has found his experience with Barclays (but I am pleased to note his positive comments about the Barclays staff members he dealt with). I can understand why he was shaken when he discovered his account had been closed but it is a commercial decision for the bank to make in regard to who it provides its services to. That said, it is required to treat its customers fairly and it is our role to assess whether any

mistakes have been made by Barclays in the actions it has taken and whether it has treated Mr H fairly.

Mr H had an account with Barclays that hadn't been used for an extended period of time. I understand why Mr H had kept this account and that he had wished to keep it open. While Mr H believes the account was closed illegally, I do not find this was the case. The account terms and conditions set out that Barclays can close an account so long as at least two months' notice is given. As the notice was provided on 7 September 2020 and the account wasn't closed until 16 December 2020, I find it acted in line with its terms and conditions.

Barclays has explained that it regularly reviews account activity and writes to customers with accounts that haven't been used in a long time. As it wrote to Mr H on 7 September 2020 about his account, I find it followed its usual policy in regard to making contact on inactive accounts.

I understand that Mr H didn't receive the communication about Barclays' intention to close his account but as Barclays has shown a letter was sent and this is to the correct address, I find it reasonable to accept that it did provide Mr H with notice of its intentions and the option for him to get in touch if he wished the account to remain open. I understand Mr H's comment about not making contact by email but as Barclays wrote to Mr H, I cannot say it made a mistake or that it treated Mr H unfairly.

When Mr H realised his account had been closed, he contacted Barclays and was told how he could reclaim his money. I understand this took time and I note Mr H's comment about having to send documents by post, but I cannot say that Barclays was wrong to apply its usual process to the account funds reclaim. Barclays has explained that while Mr H sent identification documents these weren't certified, and it contacted him about this. Following receipt of the required documents Mr H's money was released.

Overall, I appreciate that Mr H wants Barclays to change its policies and procedures. But as our adjudicator has explained this isn't something we would get involved with. And as I haven't found anything to show that Barclays made a mistake or treated Mr H unfairly, I do not find I can uphold this complaint.

### **My final decision**

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 5 December 2023.

Jane Archer  
**Ombudsman**