

The complaint

Miss L complains that Barclays Bank UK PLC closed down an account for which she was a joint account holder, without proper notice.

What happened

On 29 March 2023, Miss L received a letter from Barclays advising her that it was going to close down an account for which she was a joint account holder with her former partner. It gave her 60 days' notice. She had banked with Barclays for 10 years and felt that it had treated her with a lack of respect and empathy as she had previously been a victim of abuse. She said it caused her a lot of stress and inconvenience.

On 18 April 2023, Miss L was advised by Barclays that it was closing the account immediately. It did tell her that if any wages or benefits came into the account she would be able to withdraw these in cash at her local branch.

Barclays responded to Miss L's complaint on 5 April 2023 so before its later decision to close the account immediately. It said that it was closing the account in accordance with its internal guidelines which it was unable to share with Miss L. However it assured her that every case was considered on an individual basis. It denied that it had shown a lack of empathy and said all of its advisers were intensively trained to be polite, respectful, friendly and well informed.

On referral to the Financial Ombudsman Service, Barclays explained to our Adjudicator that it did have good reason to close the account immediately. Our Adjudicator said that Barclays had acted in accordance with these terms and conditions and that it had a good reason for closing the account both initially with notice and then immediately.

Miss L responded that she didn't have a problem with the account being closed but rather that she did not have access to her benefit payments for over two months because the account was closed.

Our Adjudicator noted that Miss L's benefits payment would have been paid after 24 April and that she had raised a further complaint with Barclays about this. She explained that as this was a separate complaint which had not yet been dealt with by Barclays, only the issue of the closure of the accounts could be dealt with under this particular complaint.

The matter has been passed to me for further consideration.

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.

As our Adjudicator has explained, I can only deal in this decision with Barclays' decision to close Miss L's account. The question of Miss L's access to funds paid into the account after the closure will be dealt with as a separate complaint, either by Barclays or, should it be

necessary, Miss L can refer the complaint to the Financial Ombudsman Service.

I note that Miss L accepts that Barclays had the right to close her account under its terms and conditions. There are stricter terms for closing the account without notice which our Adjudicator has shared with Miss L. Barclays does have guidelines for closing an account without notice and each case is considered on an individual basis. I can't share with Miss L the exact reasons for closing her account as this information is provided to us on a confidential basis. However I am satisfied that Barclays acted within its guidelines in closing the account. I understand that no adverse markers have been placed against Miss L either on Barclays' internal database or on any external database such as her credit record.

I know that the account had a zero balance at the time of its closure, so there was no prejudice caused to Miss L at that time. And I know that Miss L now banks elsewhere and is happy with that.

In respect of Miss L's complaint that Barclays treated her with a lack of empathy, I've noted Barclays response in that respect and without any further information about this I don't think I could take it any further. But I do note that Barclays when responding to her gave her details of organisations that might be able to help her. Which tells me it understood her situation, that its decision may impact her and tried to offer assistance to limit that. I think that was reasonably empathetic of it.

So, as I think that Barclays acted reasonably in closing the account and as Miss L accepts that position, I can't uphold her complaint.

My final decision

I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss L to accept or reject my decision before 27 October 2023.

Ray Lawley
Ombudsman