

## **The complaint**

Mr H complains that Barclays Bank UK PLC, trading as Barclaycard, stopped giving him online access to his statements and prevented him from understanding what was due. He says they were unreasonable to subsequently default his account.

## **What happened**

The details of this complaint are well known to both parties, so I won't repeat them again here. Instead, I'll focus on giving my reasons for my 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.

I know it will disappoint Mr H, but I agree with the investigator's opinion. I'll explain why.

Where the information I've got is incomplete, unclear, or contradictory, as some of it is here I have to base my decision on the balance of probabilities.

I've read and considered the whole file, but I'll concentrate my comments on what I think is relevant. If I don't comment on any specific point it's not because I've failed to take it on board and think about it but because I don't think I need to comment on it in order to reach what I think is the right outcome.

Barclays suspended Mr H's account in October 2020 as he had paid more in interest, fees and charges than he'd repaid towards the capital he owed over a prolonged period. Barclays had obligations detailed in the Financial Conduct Authority's Handbook (CONC) to take that action.

Mr H stopped making payments towards the account and it was eventually defaulted in February 2023.

Mr H is upset that Barclays removed online account access when they suspended his account, but I don't think it would be fair to suggest that prevented Mr H from understanding the balance due on the account and from making a payment. Barclays offered to send paper statements, regularly sent arrears letters, and sent correspondence that explained the account could default if payments weren't made. All of those letters were sent to the address we have for Mr H and while I understand Mr H disputes receiving them, I think it's more likely than not that they were received. Barclays also sent him a Notice of Default in January 2023. That clearly set out the need for payment to be made and explained the account would be defaulted and full payment would become due if action wasn't taken. And, even if Mr H hadn't received those letters I think it would have been evident to him that a sum was still due on his account and I can't see that he attempted any payment. In those circumstances, I don't think Barclays have been unreasonable to take the actions that they have.

**My final decision**

For the reasons I've given above I don't 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 3 May 2024.

Phillip McMahon  
**Ombudsman**