

## **The complaint**

Miss R complains that Barclays Bank UK PLC ('Barclays') closed her bank account unfairly.

## **What happened**

Miss R held an account with Barclays. Barclays says that it wrote to her in February 2022, telling her that it intended to close her account two months later. The letter did not give a reason for the closure, but Barclays says that the terms and conditions of the account mean that it did not have to give a reason.

Miss R says that she did not receive this letter, and that the first she knew of the closure was when her banking app stopped working. She says that she should be given a reason for the closure, which she suspects is related either to a characteristic which is protected under the Equality Act 2010, or else to her being the victim of a scam.

Our investigator thought that Barclays were entitled to close the account upon giving Miss R two months' notice, which it had done. They thought that the letter had been properly sent, and Barclays could not control whether it was received or read.

Miss R did not agree and so this has come to me for a 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.

The terms and conditions of the account say that Barclays can close an account by giving two months' notice. I have considered the letter which Barclays says that it sent. I can see that it has the correct address for Miss R, which is the one that she provided to this service. I am satisfied that it was more likely than not sent on the date of the letter, and that it properly gave two months' notice of the closure. Barclays could not control whether that notice was received or read, but I am satisfied that it was properly sent.

I am satisfied that Barclays was entitled, by the terms and conditions of the account, to close it in the manner that it did. I have gone on to consider whether it was fair and reasonable to do so. Miss R has offered two reasons which she suspects were behind the decision to close the account. I have considered these, and also considered the information which Barclays has shared with this service in relation to that decision.

I am satisfied that there is nothing to suggest that the closure was anything to do with the protected characteristic which Miss R describes. Had that formed any part of the bank's decision, I would have found it was unfair. But I am satisfied that it did not.

Miss R describes being the victim of a scam. I have considered what the bank says about the decision. While Barclays have, reasonably, asked that I don't share with Miss R the reason it decided to close her account, I am satisfied that its reasons were broader than Miss R's suggested explanation and ultimately, it's a decision the bank's entitled to take.

Barclays took the decision to close the account based upon fair and reasonable factors. It communicated this decision to Miss R in line with the terms and conditions of the account. I can understand Miss R's frustration and I'm really sorry to disappoint her, but I am not going to ask Barclays to do anything more in relation to this complaint.

**My final decision**

My final decision is I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss R to accept or reject my decision before 31 July 2023.

Sarita Taylor  
**Ombudsman**