

## **Complaint**

Mr A is unhappy that Barclays Bank UK PLC (“Barclays”) closed his account.

## **Background**

In April 2023, Barclays took the decision to close Mr A’s account and it sent Mr A a letter on 19 April 2023 confirming that it would be doing so in two months. Mr A complained about Barclays’ actions. Barclays didn’t uphold Mr A’s complaint. As Mr A remained dissatisfied, Mr A referred the matter to our service.

One of our adjudicators looked into Mr A’s concerns. She didn’t think that Barclays had done anything wrong or treated Mr A unfairly and so didn’t recommend the complaint be upheld. Mr A disagreed and so the complaint was passed to an ombudsman for a final decision.

## **My findings**

I’ve considered all the available evidence and arguments to decide what’s fair and reasonable in the circumstances of this complaint.

Having carefully considered everything, I don’t think that Barclays acted unfairly towards Mr A and so I’m not upholding his complaint. I’ll explain why in a little more detail.

As our adjudicator explained to Mr A, a bank is generally under no obligation to continue offering an account to a consumer if it doesn’t wish to do so. I know that Mr A is unhappy that Barclays closed his account. However, each bank has its own criteria and risk assessment for deciding whether to close an account and providing a customer with an account is a commercial decision that a bank is entitled to take. And typically, as long as it provides reasonable notice it has no obligation to share its reasons for that decision.

In this case Mr A was provided with reasonable notice. So I’m satisfied that Barclays had sufficient grounds to close Mr A’s account and as such its decision wasn’t unfair in the circumstances. I realise that Barclays’ decision will have been very disappointing to Mr A and I can appreciate why the closure of his account will have caused him inconvenience. But despite this, I’m simply not in a position to be able to tell Barclays it has to continue offering Mr A an account in circumstances which it has legitimately decided it no longer wishes to provide him with one.

Overall and having considered everything, I don’t think that Barclays has acted unfairly or unreasonably towards Mr A and I’m not upholding this complaint. I appreciate this will be very disappointing for Mr A. But I hope he’ll understand the reasons for my decision and that he’ll appreciate why Barclays was entitled to close his account.

## **My final decision**

For the reasons I’ve explained, I’m not upholding Mr A’s complaint.

Under the rules of the Financial Ombudsman Service, I’m required to ask Mr A to accept or

reject my decision before 7 August 2023.

Jeshen Narayanan  
**Ombudsman**