

## **The complaint**

Mr S complains Barclays Bank UK PLC trading as Barclaycard (Barclays) closed his credit card account without explanation.

## **What happened**

Mr S says he received a letter from Barclays in early November 2022, saying it was closing his credit card account. Mr S says on questioning this with Barclays it initially told him it had no knowledge of his account being closed. Mr S says he was then told by Barclays it had made a mistake and the account was to be closed after all.

Mr S says Barclays have given no reason why his credit card account was being closed and this has affected his credit score and created worry and upset. Mr S wants Barclays to explain to him why his account has been closed. Mr S says Barclays offered him £50 by way of compensation initially, then increased it to £100, but this has since been withdrawn.

Barclays says it has apologised to Mr S as it made a mistake informing him it had no record of the letter it sent telling him his credit card account was to be closed. Barclays says it did clarify this with Mr S in a telephone call and subsequent letter but couldn't provide the reason why it had decided to close his credit card account. Barclays says for the confusion it caused it has offered Mr S £100 by way of apology.

Mr S wasn't happy with Barclays' response and referred the matter to this service.

The investigator looked at all the information but didn't uphold the complaint. The investigator says Barclays, under its terms and conditions, are able to close Mr S's credit card account without providing a reason why. The investigator felt Barclays had given sufficient notice of the account closure.

The investigator didn't feel Barclays could be held responsible for any impact this may have had on Mr S's credit score.

The investigator says Barclays have apologised to Mr S for the confusion it created over whether or not the credit card account was to be closed and offered £100 by way of apology and this is still available to Mr S if he so wishes.

Mr S didn't agree with the investigator's view and asked for the matter to be referred to an ombudsman for a final 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.

Having done so, I won't be upholding this complaint and I will explain how I have come to my decision.

I can understand it would have been upsetting for Mr S to learn his credit card account was

to be closed and no explanation given by Barclays why that was.

When looking at this complaint I will consider if Barclays acted unfairly when it closed Mr S's credit card account without a full explanation why.

The background to this complaint is well known to both parties here so I won't repeat everything that's been said before other than to say Mr S's complaint centres around the fact Barclays have closed his credit card account without providing a full explanation why.

I understand the points Mr S makes and while not trying to minimise the frustration and upset this would have undoubtedly caused him here, the fact is under Barclays terms and conditions Section 19, it can close an account without reason provided two months written notice is given.

I have seen a copy of the letter Barclays wrote dated 1 November 2022 advising Mr S's credit card account will close on 4 January 2023.

So, while Mr S may not agree Barclays have acted in line with its terms and conditions and it's not my role to tell Barclays it must now provide him with a reason for the credit card account closure.

As far as Mr S's credit score being affected by this, I'm not fully persuaded this was solely due to the closure of the credit card account as various other factors could be at play here, but in any event there's no evidence to suggest this has had any impact on Mr S's ability to obtain credit elsewhere. In any event Barclays were entitled as explained earlier, to close Mr S's credit card account here.

Barclays have accepted it was at fault for telling Mr S initially it had no record of the credit card account closure and that would have only added to the frustration for Mr S – that said it has apologised for that and offered Mr S £100 by way of apology, which I am satisfied is fair in the circumstances.

I can see Mr S is of the opinion this compensation may have been withdrawn, but that's not the case, and to make matters easier for him here, if he supplies the investigator with his bank account details this service will liaise with Barclays to arrange for this to be paid directly – if of course Mr S wishes to now accept Barclay's offer.

Mr S has also raised the issue that Barclays haven't recently responded to him, but we wouldn't ordinarily expect Barclays to make further direct contact with him while the investigation and final decision was ongoing.

While Mr S will be disappointed with my decision, I won't be asking anymore of Barclays here.

### **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 S to accept or reject my decision before 6 September 2023.

Barry White  
**Ombudsman**