

The complaint

Mrs S complains that Barclays Bank UK PLC closed her UK bank account because she no longer lives in the UK and that Barclays hasn't provided the service it should have when a family member has been trying to set up a Power of Attorney.

Mrs S is represented by a family member, Mrs T.

What happened

Mrs S had a bank account with Barclays. In July 2022 she received a letter saying that because she is no longer living in the UK her bank account couldn't be kept open. Mrs S has multiple pensions being paid into her Barclays account and so she wanted her account to remain open. Mrs T wrote to Barclays to ask if, given Mrs S' circumstances, her account closure could be delayed.

Barclays issued a final response letter dated February 2023. It said that as a ring-fenced bank, its UK products are designed for customers within the UK. Following UK leaving the EU it reviewed the services it offered to customers within the European Economic Area (EEA). It said that any customers impacted were contacted and any decisions were policy decisions and would not be overturned. It apologised for the distress and inconvenience this caused Mrs S and offered her £50 compensation because of this.

Mrs T says she accepted that Mrs S's account couldn't be kept open and tried to register a Power of Attorney so that she would be able to transfer the funds from Mrs S's UK account to her overseas account. She received a letter from Barclays saying that the Power of Attorney couldn't be registered but not giving any further information.

Barclays then explained why the Power of Attorney couldn't be registered and provided details of what was needed to move forward.

Our investigator didn't uphold this complaint. She thought that Barclays had provided Mrs S with reasonable notice of the account closure and didn't think Barclays had done anything wrong by taking the action it did.

Mrs T responded to our investigator's view. She reiterated that she wasn't trying to get Mrs S's account reopened but to get the Power of Attorney registered. She said that Barclays offered her the opportunity of completing a submission form to enable the registration of the Power of Attorney. She said she provided notarised copies of all the documentation requested but her request was rejected.

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.

Mrs S had a UK bank account with Barclays. Barclays has explained that following the UK leaving the EU it reviewed the services it offered to customers within the EEA. This resulted

in a letter being sent to Mrs S to inform her that her account would be closed. Barclays has said that following the initial account closure letter sent in July 2022, it sent two further letters in October 2022 and January 2023 explaining the account would be closed.

As it was a policy decision by Barclays to limit certain services provided to customers living in the EEA and Mrs S was affected by this, I cannot say Barclays did anything wrong or treated her unfairly by notifying her of the account closure. I have looked at the letters sent, and these provided details of the timing of the closure and the need to take action. Based on this I find that Barclays provided adequate notice of the closure to enable action to be taken in regard to Mrs S's account.

Mrs T has explained that given Mrs S's age and health she requested that the account closure be delayed. I can understand why Mrs T made this request but given the account closure was part of a wider commercial decision and Mrs S didn't meet the criteria for the account to remain open I do not find I can say Barclays did anything wrong by closing Mrs S's account.

Mrs T accepts that the account can't be re-opened and says she is now concerned to get a Power of Attorney registered to enable the funds from the account to be transferred to Mrs S's overseas account. I appreciate that she provided documents to Barclays and feels that these were sufficient for the Power of Attorney to be registered. But Barclays has explained the issue and the next steps that need to be taken. While I appreciate this is proving to be a more difficult process than Mrs T had expected, as I find Barclays provided enough notice before the account closure to enable the funds to be moved and has provided details of what is required to move forward at this point, I do not find I can say that it has done anything wrong or treated Mrs S unfairly. Because of this I do not uphold this complaint.

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 Mrs S to accept or reject my decision before 30 October 2023.

Jane Archer
Ombudsman