

## **The complaint**

Miss A complains that Barclays Bank UK PLC decided to close her account without notifying her in advance – resulting in her experiencing problems using her account.

## **What happened**

Around November 2022, Barclays wrote to Miss A, notifying her of the bank's plans to close her account. Barclays said it made this decision because Miss A was no longer living in the UK. Miss A complained to Barclays because of its decision and because she didn't find out about it until much later.

Miss A is also unhappy that she didn't receive a new debit card after her existing one expired. She says this meant she couldn't access her funds for around six months – Miss A (on the bank's advice) only used her debit card abroad, so she couldn't access her funds for day-to-day living expenses. Miss A says she feels like her funds have been held hostage for this period, that her mental state has been affected and that the bank didn't account for the fact that she's elderly and vulnerable.

Miss A says she tried to mitigate the problems caused by having no access to her funds by issuing a cheque to her next of kin. The cheque bounced and Barclays told her this was because her signature didn't match. Miss A puts this down to the fact that she's elderly and can't write her signature in the way she used to – so it has changed slightly over time.

Miss A also complains that she received a poor level of service from Barclays when getting in touch with it about these issues – she says Barclays told her to complete account closure forms to access her funds, but it didn't explain why. Miss A adds that she feels discriminated against because of her decision to live overseas.

Our investigator concluded that Barclays has acted fairly when making its decision to close Miss A's account. The investigator pointed out that the bank took reasonable steps to notify Miss A beforehand and, although Miss A says she didn't receive these letters or her new debit card, the investigator didn't think Barclays should be held responsible for any potential postal problems. The investigator also concluded that Barclays provided an appropriate level of service to Miss A.

Miss A doesn't agree – she feels discriminated against and wants compensation for the suffering she says Barclays caused her. She also feels the bank deliberately held on to her funds and claims it has sabotaged this service's investigation into her complaint.

Because Miss A doesn't agree, the complaint has been passed to me to make 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.

Although I empathise with Miss A because of what she says she went through, I'm not upholding this complaint. I know Miss A will be disappointed to hear this, so I'll explain why.

Miss A thinks Barclays discriminated against her because of where she has chosen to live and because of her age. Barclays says its decision to close Miss A's account is due a recent policy change it made, resulting in the bank reviewing its service offering to all customers living outside of the UK.

I need to clarify that this service is unable to make findings on whether something constitutes discrimination as per The Equality Act 2010. This is because this service is an informal alternative to the courts, and only a court of law can make a legal finding based on the definitions set out within the act.

However, I can consider whether the bank has acted in a fair and reasonable manner, and to do that I will take several things, including The Equality Act 2010, into consideration.

My remit here is to decide on whether I think Barclays acted fairly when it decided to close Miss A's account. For reasons I'll go on to explain, I think it did. I also haven't seen anything that suggests the bank made this decision because of the specific country Miss A has chosen to live in, nor have I seen anything that makes me think the decision was due to her age. If Miss A wants a decision on whether Barclays has breached The Equality Act 2010, then she would need to go to court.

The terms and conditions for Miss A's account explain that Barclays can close her account if it finds out that she's no longer eligible for it. The terms say that the bank can do so if Miss A is no longer residing in the UK, which Miss A isn't. So I'm satisfied the bank applied its rights under this term fairly.

I can understand Miss A's frustration with this decision, given she operated this account with Barclays for a long time and relied on the account for essential financial activities – such as receiving her pension payments. Miss A is particularly unhappy that she wasn't made aware of the bank's decision until a short while before her account was due to close. Understandably, she also was worried about what would happen to the funds in her account.

However, Barclays has shown that it sent Miss A letters in November 2022, February 2023, and May 2023, informing her of the bank's decision to close her account and the steps she needed to take. Miss A says she never received these letters. I've seen copies of each letter and I can see these were addressed correctly and the bank says it sent each out. Barclays' internal notes also indicate an SMS reminder was sent to Miss A in February 2023.

It's unclear why Miss A didn't receive these letters. She seems to have received other correspondence from the bank and I haven't seen anything that suggests there's general problems with Miss A receiving post to her address. In my opinion, Barclays seems to have taken reasonable steps to notify Miss A of its decision to close her account, so I can't fairly conclude that the bank has done something wrong.

Miss A thinks Barclays deliberately withheld access to her funds for around six months because she didn't have a debit card she could use. Barclays issued a new debit card to Miss A in November 2022 after a previous issue of the card hadn't been received by Miss A. It's unclear why Miss A didn't receive this new card either. The bank's records are enough for me to be satisfied that Barclays took reasonable steps to send Miss A her new card. I can't be certain what went wrong but it doesn't seem to me that the card failed to arrive because of something Barclays failed to do. Nor have I seen anything to suggest the bank deliberately prevented Miss A from accessing her funds.

It's possible, as our investigator suggested, that Miss A may be experiencing postal issues in her country of residence. This could explain why she's received some correspondence from the bank and not others. But I can't hold Barclays responsible for issues outside of its control. Barclays has demonstrated that it has taken reasonable steps to send Miss A its letters and her new cards.

The bank also offered to postpone the closure of her account for around six months so Miss A would have more time to put alternative banking arrangements in place. And when Miss A needed help transferring her funds, I can see Barclays arranged for her to receive her funds into a designated account. So I think Barclays treated her fairly.

I can understand Miss A's frustrations when the cheque she issued to her next of kin didn't process successfully. Her intention was to access her funds via the third-party. Miss A accepts that her signature may not have been identical to the version the bank has on its records, so it's understandable that the cheque failed. I can't fairly conclude that Barclays acted unfairly when it didn't allow the cheque to process. It's the bank's responsibility to protect Miss A from potential fraud and, given the signature on the cheque didn't match, I don't think it was unreasonable of the bank to stop it from processing.

Miss A says she received a poor level of service when speaking to Barclays about these issues. She says she's been impacted mentally and is unhappy that the bank didn't take her age or vulnerability into account. Miss A adds that she feels abused by the bank.

I've listened to the calls Miss A had with the bank and I'm of the opinion that the bank's agents treated Miss A fairly. In the calls I've listened to, Barclays seems to be courteous and friendly, the bank listened well to Miss A's concerns and remained adaptable and flexible to her needs. Miss A was understandably upset at times and there were two calls during which Miss A was distressed and later didn't want to continue the call. Although I think Barclays could've been more empathetic towards Miss A, I'm satisfied the service it provided wasn't unreasonable.

Miss A has recently expressed concerns with Barclays' cooperation with this service – she thinks the bank has sabotaged the investigation into her complaint by manipulating its submissions. I don't share this opinion. I haven't seen anything that makes me think any of the information Barclays has submitted to us has been manipulated. Moreover, under the regulator's rules, Barclays is required to cooperate with this service – which I'm satisfied the bank has done.

To conclude, in my opinion, Barclays acted fairly and reasonably when it decided to close Miss A's account. I'm sorry to hear about the distress Miss A has experienced, but I can't see that Barclays caused her this distress because of something it did wrong.

### **My final decision**

For the reasons set out above, I'm not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss A to accept or reject my decision before 5 March 2024.

Abdul Ali  
**Ombudsman**