

## The complaint

Mr P says Barclays Bank UK PLC, trading as Barclaycard, were unfair to close his account; sent him contradictory emails; were unreasonable not to provide a more suitable medium for him to correspond with them and didn't call him when they said they would.

## What happened

The details of this complaint are well known to both parties, so I won't repeat them again here. Instead, I'll focus on giving my reasons for my 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.

I know it will disappoint Mr P, but I agree with the investigator's opinion. I'll explain why.

I've read and considered the whole file, but I'll concentrate my comments on what I think is relevant. If I don't comment on any specific point it's not because I've failed to take it on board and think about it but because I don't think I need to comment on it in order to reach what I think is the right outcome.

The terms and conditions of Mr P's Barclaycard account explained "*We may close your account if you are living overseas*". It's not disputed that Mr P is living overseas so I don't think Barclaycard did anything wrong when they closed the account in July 2023. The business has explained that if a customer has moved back to the UK or has an address in a country where they continue to offer Retail Banking (Australia would be included) and has a balance of £100,000 or more at the point of closure, the banking relationship can remain open. That may be the case with Mr P's other accounts, but they're not accounts that are being considered under this complaint.

It's for Barclaycard to decide how to communicate with their customers. I can understand why Mr P would be frustrated not to have been able to correspond with Customer Services via email, given the time difference between Australia and the UK. But as this was an account for UK residents I don't think the time difference was something it would be reasonable to suggest Barclaycard needed to take into account.

I can understand Mr P would have been confused to have been provided with correspondence advertising enhanced awards later in the year, when he'd been told his account would be closed by then. But I can also understand that some of Barclaycard's correspondence would have been automated and wouldn't necessarily have taken into account the account closure.

It's clearly disappointing that Barclaycard didn't call Mr P when they had advised his friend they would. I can understand they may have been reluctant to act on instructions given by a friend and I think they did provide other means by which Mr P could, and did, contact them.

Overall, while I understand Mr P's frustration given his longstanding relationship with the business, I don't think the actions Barclaycard have taken were unfair.

### **My final decision**

For the reasons I've given above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 6 May 2024.

Phillip McMahon  
**Ombudsman**