

The complaint

Mr R complains that Barclays Bank UK Plc unfairly closed his account in June 2024. He also complains about the way the bank's staff treated him during a January 2024 branch visit.

What happened

Barclays wrote to Mr R in November 2023 and January 2024 to warn him that it might close his bank account if he abused or threatened Barclays' employees.

The bank then wrote to Mr R on 17 April 2024 to say it was no longer prepared to provide him with banking services because his behaviour had continued to be "threatening, abusive or inappropriate...towards our staff". It told him that it intended to close his account on 17 June 2024.

Mr R considered that the bank's decision was unfair and discriminatory, and he complained to the Financial Ombudsman Service.

One of our investigators looked at Mr R's complaint, but he did not uphold it. He thought the bank had acted fairly when it decided to close Mr R's account, and he didn't think that Barclays had discriminated against Mr R.

Mr R did not agree, so his complaint was referred to me.

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 think it's clear from the evidence both parties have provided that, as at April 2024, Mr R and Barclays had had a difficult relationship for some time.

Barclays told us that Mr R had made more than ten complaints in the year leading up to April 2024. These complaints primarily (but not exclusively) related to the bank not arranging refunds for Mr R, or not arranging those refunds as quickly as Mr R would like. There were also complaints that Mr R found the behaviour of Barclays' staff members unacceptable.

Even if Barclays is wrong as to the exact number of complaints, I'm satisfied that Mr R had expressed dissatisfaction to Barclays several times before April 2024. I think it is self-evident that Mr R had serious concerns about the level of service that Barclays was providing to him.

I'm also satisfied that Barclays had concerns about Mr R's behaviour before to April 2024. I can see that it wrote to him in both November 2023 and January 2024 to warn him that it "reasonably believed [he had] acted in a threatening or abusive matter towards our staff". It warned him that if he repeated his behaviour, it might end its banking relationship with him. Its November letter also told him that using "profanity and insulting language" to its staff was not acceptable, following at least three calls in which Barclays says Mr R's behaviour was abusive.

I know Mr R believes that some of the telephone recordings Barclays has provided to us are not relevant, in part because they are of calls made before Barclays gave him its January 2024 warning. But I think it is fair for me to take them into account. I have listened to them, and I agree with Barclays that although Mr R is often patient and polite, there were also times when his behaviour towards Barclays' staff was not acceptable. I agree with Barclays that Mr R did, on some occasions, swear at Barclays' staff members and treat them in an insulting way.

I can also see that Mr R and Barclays have very different opinions about his January 2024 branch visit.

Mr R told us that he'd noticed some transactions on his bank account that he didn't authorise, he'd been unable to sort the problem out over the phone, and so he visited the branch to try to resolve things. He says the branch staff called the police without first even asking him to leave. He explained that he was calm throughout, and left the branch at the request of the police. He believes the bank discriminated against him by involving the police.

Barclays told us that its staff say Mr R was acting in a threatening and abusive manner, shouting and banging on a table, and declaring that he would not leave until the underlying problem with his account was resolved. The bank supports its staff member's decision to call the police.

I think it is clear that Barclays' staff did feel threatened by Mr R during his January 2024 branch visit. I also think it is clear that Mr R considers that it was unreasonable for them to feel that way.

Here, regardless of who is right and who is wrong about what happened during Mr R's branch visit, I am satisfied that Mr R's relationship with Barclays had completely broken down. Mr R was deeply unhappy with the service Barclays was providing, and Barclays was deeply unhappy with the way Mr R was treating its staff. In the circumstances, I don't think it was practical for Barclays to attempt to continue providing services to Mr R. That means I don't criticise Barclays for deciding to close Mr R's account.

Ultimately, Barclays is entitled to choose who it wishes to offer banking services to. Just as Mr R is entitled to choose to close his account with a bank, Barclays is entitled to decide that it no longer wishes to offer services to a particular customer.

I'm also satisfied that Barclays gave Mr R fair notice of its intention to close his account, and that it complied with its terms and conditions.

I've carefully considered Mr R's comments about his mental health, and in particular his comment that his medical conditions cause him to behave in the way he does. It is clear that Mr R has gone through an extremely difficult time, but that doesn't mean that Barclays is required to continue to provide banking services to him – especially if that means exposing its own staff to abuse.

I can see that Barclays did know that Mr R was experiencing difficulties. He told Barclays about his circumstances on several occasions during 2023, and I think Barclays did take his comments into account. The bank didn't decide to end its relationship with him in November 2023 or January 2024 despite the abusive comments he made to its staff – instead, it twice wrote to him to ask him to behave differently.

I'm aware that Mr R thinks Barclays should have given him more warnings (or allowed more "strikes") before it closed his account, but I'm satisfied that Barclays was entitled to decide

that it was not willing to give Mr R any further chances. Even if Mr R is right to say that the bank only hung up on him once after the January warning, I consider that Barclays was entitled to take the decision to close his account following the incident in the branch.

I've also noted that Mr R says he feels Barclays has discriminated against him given the problems he's experienced. I can understand why Mr R feels this way but having looked at all the evidence I don't think Barclays has done so. Nor do I think Barclays has acted unfairly or unreasonably. I hope that it helps Mr R to know that someone impartial and independent has looked into his concerns.

My final decision

My final decision is that I do not uphold this complaint against Barclays Bank UK Plc.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 14 February 2025.

Laura Colman
Ombudsman