

The complaint

Business L complains Barclays Bank UK PLC provided a poor service following the closure of its account.

Business L is represented by Mr M.

What happened

The facts of the complaint are well known to both parties, so I will only provide a summary of the key points.

Business L held an account with Barclays. As part of its regulatory duties Barclays carried out a Know Your Customer (KYC) review of L's accounts. As the necessary information wasn't provided as part of this review, Barclays made the decision to close Business L's accounts. The account closed on 26 July 2023 and Barclays issued Mr M a cheque with the account balance.

Mr M attended his local Barclays branch to query the closure and cheque he had been issued. Mr M says when he attended branch on 4 September 2023 the branch manager was slanderous towards him and treated him poorly in front of other customers. Mr M raised a formal complaint about his treatment in branch. Barclays reviewed Mr M's concerns and issued a final response letter on 8 January 2024. In its response Barclays said the branch staff found Mr M's behaviour to be threatening. It said its staff acted reasonably in asking Mr M to leave and explaining he would not be able to receive service in branch.

Unhappy with Barclays' response Mr M referred his complaint to our service. An Investigator reviewed the available evidence and didn't uphold the complaint – explaining there wasn't sufficient evidence to support Mr M's version of events.

Mr M remained unhappy and asked for an ombudsman to review his complaint.

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.

Firstly, I'm aware that I've only summarised Mr M's complaint points. No discourtesy is intended by this. Our rules allow me to take this approach. It simply reflects the informal nature of our service as a free alternative to the courts. I can assure Mr M I have carefully considered his points.

Business L's account closed following a KYC review. Barclays has several legal and regulatory obligations to which it must adhere in its provision of banking facilities. To ensure it complies with these, it has a set of procedures in place for monitoring accounts and ensuring it has up to date information on them. Barclays has explained that it was fulfilling these obligations when completing its business profile review for Business L. Having

reviewed the bank's actions, I'm satisfied that was the case. And the terms and conditions of the account allow Barclays to review it in that way.

Mr M's main complaint issue is the way he was treated following the account closure. Mr M attended branch in July 2023 to query the account closure. Following this visit Barclays looked at Mr M's concerns and issued him with a cheque made out to him rather than Business L.

Mr M attended branch again on 4 September 2023 and during this visit he says he was treated poorly. He says he was treated with a hostile attitude and the staff made slanderous comments about his behaviour.

I have thought carefully about Mr M's comments about what happened in branch, and I am sorry to learn he feels he was poorly treated. As part of Barclays' review its obtained testimony from staff who have explained their version of events. These accounts refer to Mr M being verbally abusive to staff members on previous occasions. I can see Mr M strongly contends this description of his behaviour.

There is no CCTV footage of Mr M's visit to branch. I've therefore thought carefully about Mr M's comments alongside the comments of branch staff. As Mr M is already aware, his recollection of events and the comments from the branch staff are at odds. In situations where there is conflicting evidence, I must consider what I think is *most likely* to have occurred based on the available evidence.

I understand the Mr M was unhappy with the closure of Business L's account. The testimony of the member of staff Mr M dealt with is quite detailed and explains that although she had tried to assist Mr M during visits to branch, he was hostile and used threatening language. Although I can't be certain of how events unfolded in July and September 2023 and what exactly was said, I am persuaded that given the detailed testimony of the staff member the visit in branch was challenging. The staff member felt Mr M's behaviour was inappropriate, and Barclays is under a duty to take these concerns seriously.

Barclays has provided its internal guidance on how to handle difficult situations in branch. This policy highlights that Barclays' overriding responsibility is to look after and support its staff. Mr M no longer held any accounts with Barclays – so the member of staff explained during Mr M's September visit that Mr M would not receive service due to his previous behaviour. Given the comments by the member of staff about Mr M's behaviour on the previous visit I think it was reasonable for this decision to be made as there was a likely a desire to prevent any further instances of inappropriate behaviour. Barclays' internal guidance also explains that customers can be asked to leave if a member of staff feels threatened. So, I don't think this was an unreasonable course of action for the member of staff to take.

Mr M says the staff member's comments about his previous behaviour were slanderous as they were said in front of other customers in the branch. I appreciate Mr M would've found this upsetting and uncomfortable. Barclays has clarified the events and its guidance as part of this service's review. Its internal guidance explains that customers who are or who have exhibited inappropriate behaviour shouldn't be taken into a separate area. Although I appreciate Mr M's feelings that he was spoken about negatively in front of others, I can't see that the member of staff would've been able to say this to Mr M away from other customers in light of this guidance.

I know my answer will be disappointing to Mr M, who strongly believes he was treated poorly by Barclays. I can understand why Mr M feels this way, but having looked at all the

evidence, I'm satisfied Barclay acted fairly. I hope that it helps Mr M to know that someone impartial and independent has looked into his concerns.

My final decision

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask L to accept or reject my decision before 15 January 2025.

Chandni Green
Ombudsman