

## **The complaint**

T complain Barclays Bank UK PLC (“Barclays”) closed their business account.

## **What happened**

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

I would here that T has also complained about an application for a new account being declined with Barclays. But Barclays has said this hasn’t been raised with them in the first instance. So this complaint point won’t be considered in this decision.

T also asked for more time to provide further information for the ombudsman to consider in July 2024. I’m satisfied a reasonable amount of time has now passed for T to have done so and our Investigator gave fair opportunity and reminded them of this.

## **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.

Having done so, I have decided not to uphold this complaint. I’ll explain why.

Barclays is entitled to close an account just as a customer may close an account with it. But before Barclays closes an account, it must do so in a way, which complies with the terms and conditions of the account.

The terms and conditions of the account, which Barclays and T had to comply with, say that it could close the account by giving them at least two months’ notice. And in certain circumstances it can close an account immediately or with less notice

Barclays has given me a copy of a letter it sent T in May 2023. I note the address on this letter is the same as that on companies house for T. So I think it’s most likely it’s been addressed correctly given this address is currently the one registered to T.

The letter explained that as the account hasn’t been used by T for some time it will now be closed in August 2023. That means Barclays gave T around three months’ notice – more than it is required to do so under the account terms and conditions. Barclays also explained what T needed to do to keep the account open.

Barclays has also given me account statements for T. And having closely reviewed them, I can see the last non-Barclays activity on it was in October 2022. So I’m satisfied Barclays are acting fairly and reasonably here by determining it has been dormant for some time and offering the opportunity to T to keep it open by using it.

T say they spoke to Barclays about this. Barclays has provided me with its internal system notes, and it shows no contact was received from T about this.

T say Barclays has likely confused their account with another business with a similar name. But I haven't seen any evidence of this. And from the reasons I've given above, I'm satisfied Barclays correctly identified T's banking activity as dormant.

### **My final decision**

For the reasons above, I have decided not to uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask T to accept or reject my decision before 13 December 2024.

Ketan Nagla

**Ombudsman**