

## **The complaint**

X is unhappy about the service received from Barclays Bank UK PLC (“Barclays”) when he discovered it closed his account with it and with trying to reclaim his balance.

## **What happened**

X resides overseas and held an account with Barclays. X’s contact preference for Barclays was for online communications. Barclays sent X electronic notifications via its online banking providing notice that his account was being closed in accordance with its terms and conditions on 13 February, 15 May and 14 August 2023.

The latest notification said that X’s account would be closed on 7 September 2023 and explained X would need to bring his account balance to zero by 30 August 2023. The letter explained any remaining credit balance would be moved to a secure central account until X reclaims it and contained a unique code he could use to do this.

The account was closed on 8 September with an outstanding balance of £406.91.

X says he never received these notifications and only found out his account was closed when he found he was unable to access his account online and contacted Barclays and was told that all overseas account holders accounts had been closed. X says he told Barclays that he’d be in the UK in March 2024 and asked for his account could be reinstated so he could retrieve his funds at a branch during his visit. Barclays says this couldn’t be done and he would have to apply online.

X complained to Barclays about this over the phone on 10 October 2023. Barclays didn’t uphold X’s complaint and issued its summary resolution to this on 11 October. Barclays says X’s account was closed with prior notice and in line with bank policy and it was unable to reopen it due to an overseas address.

X says he never received this and so brought his complaint to this service. X wants his funds returned to him and to be compensated for the costs he’s incurred in trying to resolve this matter.

One of our investigators looked into X’s concerns and reached the conclusion that Barclays was entitled to close X’s account by providing prior notice and couldn’t see that it had made a mistake as it had done this in accordance with his preferences which were online.

X disagreed, he says he never received any letters regarding the closure of his account electronically or otherwise. He says if Barclays knew it was closing his account why would it issue him a new debit card to him or advise at the time he requested it in June 2023, that his account was closing. X wants to be compensated for the inconvenience he’s suffered trying to extract his funds from the account and has asked for an ombudsman’s 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.

My role is to look at the problems X has experienced and see if Barclays has done anything wrong. If it has, I would seek – if possible - to put X back in the position he would've been in if the mistakes hadn't happened. And I may award compensation that I think is fair and reasonable.

As has already been explained by our investigator as a general rule Barclays isn't obliged to continue offering an account to a customer if it doesn't want to – providing banking facilities and to who is a commercial decision and not something for me to get involved with.

That being said it wouldn't be fair for Barclays to close X's account outside the terms and conditions of the account or without reasonable prior notice.

I can see that Barclays gave notice of its plans to close X's account on 13 February, 15 May and 14 August 2023 through its online banking explaining that his account would be closed on or around 7 September and that he had to take action by 30 August, or any remaining balance would be moved to its central account and would have to be reclaimed.

So as Barclays gave six months prior notice of the account closure, I'm satisfied Barclays gave X reasonable notice and that it hasn't treated X unfairly when it subsequently closed his account.

I accept that X has told us that he didn't receive any of these notifications/letters from Barclays electronically or otherwise - and that is unfortunate. But I can see from Barclays's internal screen shots that the letters were sent via its online banking and that X was able to and did access his online banking in July 2023 and so at least two of the letters would've been there for him to view. So I can't say Barclays is at fault for X not receiving notice of his account closure or that it treated X unfairly.

I appreciate that this has caused some inconvenience for X and he wanted Barclays to reinstate his account so he could access his funds. But as X doesn't hold a UK address this would be going against a policy decision made by Barclays, and so I don't think it is unreasonable Barclays won't reinstate X's account. And as Barclays has provided X with a way to retrieve the balance of his account in its letter of 14 August – and which I understand X now has a copy of - I don't think Barclays have treated X unfairly.

So it follows that as I don't think Barclays has done anything wrong or treated X unfairly that I do not uphold X's complaint.

### **My final decision**

For the reasons I've explained I've decided not to uphold X's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask X to accept or reject my decision before 7 November 2024.

Caroline Davies  
**Ombudsman**