

## **The complaint**

W complains that Barclays Bank Plc trading as Barclaycard didn't close its credit card account when asked.

This complaint is being brought by Mr B, the director of W, however I will refer to W throughout this decision.

## **What happened**

On 2 April 2024, W returned its credit card to Barclaycard and asked for the account to be closed by post, as it wasn't possible to complete this on the website. W didn't get a response to this request and so it complained to Barclaycard later the same month. W adds that the only response it has received from Barclaycard was a statement in April and a generic e-mail in May to let it know about the changes in the terms and conditions.

When W referred the complaint to this service, it said it didn't know whether the account had been closed or not.

Barclaycard responded to W's complaint in July 2024. It said that it received W's request to close the account towards the end of April. Following receipt of the request, it made attempts to contact W on 24 and 25 April by phone. As it couldn't get in touch with W, it closed the account on 25 April 2024.

W said it hadn't received any calls from Barclaycard and it didn't send any confirmation the account had been closed. It wanted compensation for the inconvenience caused to it.

An Investigator considered what both parties had said. They explained that while they felt Barclaycard could have done more to communicate to W that the account had been closed, they didn't find that this had much impact on W or caused it a financial loss. The Investigator didn't recommend Barclaycard do anything more for W.

W didn't accept the Investigator's view. It explained that it had been inconvenienced by Barclaycard's lack of communication about the closure. It said it had received a statement and an automated email from Barclaycard which suggested the account was still open. After reviewing this service's published guidance on distress and inconvenience awards, W felt that an award of £200 would reflect the inconvenience Barclaycard's poor customer service had caused W. However, it said it would settle the complaint at £100.

The Investigator asked Barclaycard if it would pay W £100, and it didn't agree to do this.

Because an agreement couldn't be reached, the complaint has been passed to me to decide on the matter.

## **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 considered all of the available evidence I won't be directing Barclaycard to do anything more for W.

I can see from a copy of a letter provided to me by W that it requested to close the credit card account on 2 April 2024. Barclaycard's notes suggest that it didn't receive this letter until 23 April 2024.

Barclaycard's notes also suggest that it made two attempts to contact W by phone on 24 and 25 April following receipt of the closure request. The account was closed on 25 April when it couldn't get in touch with W. W says it didn't receive any missed calls from Barclaycard and has provided a photo of its mobile phone contact history as evidence of this. I have checked the number Barclaycard say it used to call W, and it matches the number W provided this service. So it isn't clear what has happened here. But I see no reason why Barclaycard's notes would suggest it had tried to contact W on two separate occasions when it hadn't. So, I'm persuaded Barclaycard had made attempts to contact W following receipt of the closure request. However, I accept that it could have done more to let W know its account had been closed when it couldn't contact it by phone.

I can see Barclaycard sent W a statement on 21 April 2024, while Barclaycard has said that a statement shouldn't have been produced while the balance was zero, I also note that the account wasn't closed at this point, because Barclaycard hadn't yet received W's request to close the account. I don't find that sending this statement was unreasonable given that the account hadn't closed by this point.

Barclaycard also sent W an automated email on 2 May to explain changes to the terms and conditions of the account. This happened once the account had already closed. So, I can understand why W thought the account was still open at this point.

Overall, I think Barclaycard could have done more to communicate to W that the account had been closed. I have considered whether Barclaycard's communication on the matter warrants an award for inconvenience, and I'm not persuaded it does. Using a financial service isn't always hassle free – mistakes can and do happen, and they don't always warrant an award for compensation. In this case, W only sent one letter to close the account, and then one letter to make a complaint. I accept that Barclaycard could have written to W to confirm that the account had been closed when it couldn't reach W by phone. However, I also note that W could have contacted Barclaycard by some other means (phone, online chat etc) to check to see if its request had been received and actioned if the account remaining open was causing it an inconvenience. I'm not persuaded that the communication around the closure has had a large impact on W. And so I find Barclaycard's apology is enough to put things right in this case.

### **My final decision**

For the reasons set out above, I don't uphold W's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask W to accept or reject my decision before 24 February 2025.

Sophie Wilkinson  
**Ombudsman**