

The complaint

Mr B complains Barclays Bank UK PLC retained open accounts despite informing it to close his accounts. Mr B then found it difficult to get in contact with Barclays after not being called with an answer to the complaint.

What happened

Mr B first attempted to close his accounts and initiated an account switch for his main account in November 2022.

Mr B reached out to Barclays on a messenger to close a different account as he'd noticed he was still being charged for a travel pack on the account. As part of this conversation Mr B has said and shown he had spent a long time having to close the travel pack on the app, bring the account to a nil balance, and getting confirmation that the accounts had been closed. During this period Mr B was asked the same questions on multiple occasions and told different things about what needed to happen for the account to be closed. The issues Mr B faced on the messenger service had been dealt with in a final response letter dated 9 January 2023.

Mr B was still not satisfied that all his accounts had been closed as he'd asked and contacted Barclays again.

Barclays issued a final response letter upholding part of the complaint about the problems Mr B had had in closing his accounts. It paid £225 into Mr B's Starling account to apologise for the issues caused.

In its final response letter Barclays explained that Mr B's business savings account has been closed, but his business main account can't be closed. Barclays explained that the main account was part of the seven-day switching service which meant the account would remain open on their records for 36 months. After that period of time ended the account would automatically close. The account remains open but doesn't incur any charges and a redirection is in place to automatically move any money paid in or out to the new account.

Barclays wrote its final response letter to Mr B, but didn't call to explain its answer.

Mr B is unhappy as he'd been told that all his accounts would be closed, and Barclays are now saying it can't be done because of the account switch process. He says he specifically asked for a phone call, but this didn't happen and as he's no longer a customer of theirs it's impossible for him to contact them.

Mr B brought the complaint to our service and one of our investigators looked at the complaint and found that Barclays were fair in its resolution to the complaint. They agreed Barclays service could've been better but thought £225 was fair compensation and explained Mr B's accounts don't remain open.

Mr B disagreed and explained that he felt Barclays still had accounts open it is not meant to have open.

I'm aware Mr B has other complaints with Barclays, and other types of accounts. The scope of this complaint only covers Mr B's sole bank accounts, and Barclays actions in relation to Mr B's requests for them to be closed.

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.

I'm aware I've summarised events of the complaint in less detail than the parties and I've done so using my own words. No discourtesy is intended by me in taking this approach. Instead, I've focussed on what I think are the key issues here. Our rules allow me to do this. This simply reflects the informal nature of our service as a free alternative to the courts.

If there's something I've not mentioned, it isn't because I've ignored it. I'm satisfied I don't need to comment on every individual argument to be able to reach what I think is the right outcome. I do stress however that I've considered everything that Mr B and Barclays has said before reaching my decision.

I've reviewed Barclays internal account holdings for Mr B and based on the evidence I've seen I'm satisfied all Mr B's bank accounts are either closed or have been subject to a successful account switch. Therefore, I'm satisfied that there are no bank accounts that remain open that have not been switched.

When Mr B has switched his accounts to a new account provider using the current account switch service, his accounts with Barclays have remained open. I've reviewed the accounts that have remained open, and I'm satisfied these accounts are only open because they have been subject to the switch service.

When Mr B switched his account using this service, he was sent a letter to confirm the switch. As part of this letter, it was explained that if a credit is received into the old account it will be automatically sent to the new account provider. If a debit transaction is received, Barclays would request it from the new account provider, and if that request is rejected, Barclays would contact Mr B to let him know. These transactions would be forwarded for the next three years, or longer if required.

On reviewing Barclays internal technical information, I can see that whilst Mr B's account shows as open, it's also shown as transferred. I'm satisfied based on the evidence I've seen Mr B's account is only considered open, for the purposes of complying with the account switch requirements.

I'm therefore satisfied Barclays hasn't made any mistake by continuing to have any of Mr B's current accounts open, that ought not be open.

I appreciate Mr B has found some of his interactions with Barclays frustrating and stressful at times, and I do understand the difficulty Mr B has mentioned in speaking to Barclays about the issue. I also recognise that Mr B has been trying to ensure his Barclays accounts are closed for a number of years now.

When Mr B called Barclays and raised this complaint, there was a savings account still open, and this was the account he was receiving a statement for. This was closed as part of the complaint. Barclays provided Mr B the correct explanation regarding the account switch process, and why the accounts are considered open, even though they are not active

accounts. Barclays also paid Mr B £225 for the inconvenience he's gone through whilst attempting to close his accounts.

Having weighed up what Mr B has told us about the impact of the problems, I'm satisfied that £225 is a fair offer in the circumstances of the complaint. So I won't be asking Barclays to do anything more.

My final decision

For the reasons I've explained, my final decision is that I do not uphold this complaint. Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 20 August 2025.

Simon Yates
Ombudsman