

## **The complaint**

Mr H complains about a decision taken by Barclays Bank UK PLC to remove his £300 current account overdraft facility.

## **What happened**

On 29 November 2024 Barclays wrote to Mr H to say that on 17 January 2025 it would be removing his £300 overdraft facility.

Unhappy with the above Mr H contacted Barclays to ask it to reconsider its decision and to explain why he felt its decision was unfair.

Barclays reconsidered its decision, but wasn't persuaded to change it.

Unhappy with the above Mr H raised a complaint with Barclays. Barclays considered Mr H's complaint but didn't uphold it.

Unhappy with Barclays response to his complaint Mr H referred it to our service.

Mr H's complaint was considered by one of our investigators who came to the view that Barclays had done nothing wrong.

Mr H didn't agree with the investigator's view and so his complaint has been passed to me for review and 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.

I appreciate Mr H feels that Barclays decision to remove his overdraft facility was unfair given how long he has been a customer, given his personal and financial circumstances more generally and given the credit facilities afforded to him by other banks.

But banks are free to determine on what basis it supports – or continues to support – a particular customer. And a bank's commercial judgement in this respect extends to making decisions about whether to grant, increase, reduce, or remove an overdraft facility.

Furthermore, just because one bank might be prepared to offer a particular customer credit facilities doesn't mean other banks should have to, or need to.

Our service will not usually interfere with a bank's commercial judgement provided it's exercised legitimately and reasonably. And based on everything that Mr H and Barclays have said and submitted I'm satisfied that is what has happened here.

I would also add that:

- I'm satisfied that Mr H's current account terms and conditions allows the removal of his overdraft facility
- Barclays provided Mr H with fair and reasonable notice of its intention to remove his overdraft facility
- I can't see that the overdraft facility removal caused Mr H financial difficulties

Finally, I note that Mr H has suggested that he might like to send bank statements, in respect of another current account held to our service in support of his complaint. But I'm satisfied that I don't need sight of these to fairly and reasonably decide this complaint.

I appreciate Mr H will be disappointed by my decision. But in summary I'm satisfied that, in the particular circumstances of this case, Barclays has done nothing wrong, it having simply exercised legitimately and reasonably its commercial judgement.

### **My final decision**

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 28 April 2025.

Peter Cook  
**Ombudsman**