

The complaint

Miss W complains Barclays Bank UK PLC (“Barclays”) closed her account without explanation and failed to communicate this decision through the post or on its online channel.

Miss W says Barclays’ actions have caused her, and her family, severe distress and inconvenience.

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.

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 Miss W’s complaint. I know this will disappoint Miss W, and I’d like to assure her that in reaching my decision I have carefully weighed everything she’s told this service. Particularly about the impact this has had on her and her dependants. So, I’ll explain why.

Banks in the UK, like Barclays, are strictly regulated and must take certain actions in order to meet their legal and regulatory obligations. They are also required to carry out ongoing monitoring of an existing business relationship. That sometimes means Barclays needs to restrict, or in some cases go as far as closing, customers’ accounts.

Barclays has explained and provided supporting information as to why it reviewed Miss W’s account. I’m satisfied Barclays did so in line with its obligations.

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 Miss W had to comply with, say that it could close the account by giving her at least two months’ notice. And in certain circumstances it can close an account immediately or with less notice.

Barclays gave Miss W two months’ notice without restrictions. Having carefully reviewed Barclays reasons, and the evidence it’s provided to support this, I’m satisfied Barclays did so in line with its terms and conditions – and that it was fair. I can understand why Miss W would want a detailed explanation, but Barclays is under no obligation to do so.

I would add too that our rules allow us to receive evidence in confidence. We may treat evidence from banks as confidential for a number of reasons – for example, if it contains security information, or commercially sensitive information. Some of the information Barclays has provided is information I consider should be kept confidential.

That brings me to the crux of Miss W's complaint. That is, that Barclays didn't send her either a letter notifying her of its intention to close her account – and if it did, that it should be done by recorded delivery. And that Barclays failed to send her this notice to close letter on her online platform – in line with her preferences.

Barclays has given me a copy of the letter it says was uploaded on Miss W's online banking portal – and which was sent to Miss W by post. I note the letter is correctly addressed given the details Miss W has provided this service. Barclays is under no obligation to send its post recorded delivery. Miss W hasn't provided me with compelling or persuasive evidence she was having any reported issues with her post. So, I think its most likely the letter was sent by post.

Miss W argues that the letter shouldn't have been sent by post as she had made an active preference with Barclays for her correspondence to be sent online. Miss W strongly argues that an online letter of closure notice wasn't sent to her – and to support this she has sent screenshots, mainly of her personal email inbox, for me to consider.

Barclays will generally not specify the nature of any letter it uploads onto a customer online banking portal by email to its customers personal email address. This is for security reasons. There was therefore an obligation on Miss W to check her notifications within the online banking platform for any uploaded letters.

I accept its unfortunate that Miss W would've lost access to this platform when she noticed her account had closed. But I haven't seen any compelling or persuasive evidence Barclays failed to communicate the notice of closure. I would add too that generally, such important letters are sent by post, and Miss W receiving the final response letter to her complaint in the post further suggests there wasn't a postal issue.

So in conclusion I don't find Barclays did anything wrong in closing Miss W's account in the way it did – and how this decision was communicated. I know Barclays' actions have caused severe distress, inconvenience and exposed her danger in the way she has explained. But as Barclays hasn't done anything wrong, I see no basis in which to make an award of compensation here.

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 Miss W to accept or reject my decision before 13 October 2025.

Ketan Nagla
Ombudsman