

The complaint

Mr P is unhappy that Barclays Bank UK PLC closed his account without prior notice.

What happened

Mr P is an elderly gentleman and has adult children who live overseas. Because of this, Mr P spends long periods overseas, although he also spends long periods in the UK. With potential future probate concerns in mind, Mr P updated his address with Barclays to the overseas address of one of his children. However, in early 2024, this was flagged by Barclays who had made the general decision to no longer offer current accounts to people who weren't UK residents.

In March 2024, Barclays uploaded a letter to Mr P's online banking mailbox which explained that if Mr P couldn't provide a UK address as his main address to Barclays, then his accounts may be closed. When Mr P didn't read that online banking letter or update his address, Barclays sent a text message to him. However, Mr P hadn't updated his phone number with Barclays and so didn't receive the message.

Barclays uploaded another letter to Mr P's online banking mailbox in June 2024 and sent another text message the following month. Barclays then sent a final letter to Mr P in September 2024. This letter was sent to Mr P by post as well as being uploaded to his online banking mailbox. However, Barclays mistakenly didn't include the specific overseas country on that letter address.

Mr P didn't review his online mailbox and didn't receive the posted letter. This meant that Barclays closed his accounts and moved the account balances to a holding account. Mr P only learned of this when he received account statements showing the account closure and the movement of his money, at which time he called Barclays and was told that he could reclaim his money by completing and submitting a specific form. Mr P wasn't happy that Barclays had closed his accounts, which he felt they'd done without any advance notice, so he raised a complaint.

Barclays responded to Mr P but didn't feel they'd done anything wrong by closing the accounts. However, Barclays did acknowledge that Mr P may not have received the final reminder letter they posted to him in September because they hadn't included the country on the address. Barclays apologised to Mr P for this and offered £275 compensation for any trouble or inconvenience Mr P may have incurred as a result – an offer which Mr P declined. Barclays also explained that Mr P could apply for a new account with them if he could confirm that he lived at a UK address. Mr P wasn't satisfied with Barclays response, so he referred his complaint to this service.

One of our investigators looked at this complaint. But they felt the response Barclays had issued to Mr P's complaint already represented a fair outcome. Mr P disagreed, so the matter was escalated to an ombudsman for a final 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.

Mr P has said that Barclays closed his account without providing any advance notice to him. However, as explained above, Barclays issued three letters and sent two text messages to Mr P over a period of several months.

Mr P didn't receive the text messages that Barclays sent to him. But the reason for this is because Mr P didn't maintain a correct and up-to-date phone number with Barclays. As such, I don't feel that it was Barclays fault that Mr P didn't receive the text messages they sent.

I feel that by sending those text messages, Barclays did fulfil their obligation to notify Mr P that his account might be closed if he didn't update his address. This is because they sent those text messages to the phone number Mr P had registered with them (and hadn't updated) and so acted in good faith. And I feel that Mr P himself should fairly be considered accountable for the fact that he didn't receive those notifications, because he didn't maintain an up-to-date phone number with Barclays.

Furthermore, as a Barclays account holder registered for online banking, I feel that Mr P should reasonably have monitored his online banking mailbox, especially during times that he was overseas. But Mr P appears not to have done this, and as a result didn't become aware of the letters that Barclays had uploaded there. And again, by uploading those letters, I feel that Barclays did fulfil their obligation to notify Mr P that his accounts might be closed, and that Barclays shouldn't be considered responsible or accountable for Mr P not checking that mailbox.

In summary, Barclays sent notifications to Mr P via three different channels – online mailbox, text message, and one letter by post. Barclays have accepted that they didn't include the country on the letter address that they sent the posted letter, and that Mr P may not have received that letter as a result. But I feel that the fact that Mr P didn't become aware of the notifications sent to him by Barclays via online mailbox and text message is something for which Mr P should fairly be considered accountable. This is because Mr P didn't monitor his online mailbox and maintained an incorrect telephone number with Barclays – things which Mr P is responsible for doing, and over which Barclays have no control.

It therefore doesn't seem unfair or unreasonable that Barclays, having sent several notifications to Mr P without acknowledgment or response, would move to close his accounts and move the account balance to a holding account. I'm aware that Mr P would like his accounts reopened, but I won't be instructing Barclays to do this – because I don't feel that they acted unfairly by closing those accounts.

Mr P has asked this service to consider the dictionary definition of theft, with the implication being that Barclays have stolen his money. But when Mr P first contacted Barclays having noticed that his accounts were closed, he was told that he could reclaim his money via completing and submitting the appropriate form. This doesn't feel unreasonable to me. And given that I feel that Mr P's accounts were fairly closed by Barclays because of actions that he didn't take, I feel that it's now for Mr P to adhere to Barclays requirements and complete the relevant form. If Mr P chooses not to do this, then I feel that Mr P himself is responsible for the consequences of his not doing so.

Finally, Barclays have explained to Mr P that he can apply for a new account with them if he can confirm a UK address. Mr P should also be reminded of Barclays requirement that any

applicant be a UK resident and spend most of their time in the UK – something which Mr P hasn't specifically confirmed to this service.

If Mr P does spend most of his time in the UK, I appreciate that it may be difficult for him to meet Barclays address confirmation requirements, given that it's my understanding that his UK address is that of his partner or partner's family. It is hoped that Barclays might be understanding of this point, given Mr P's elderly status, although it doesn't fall within the remit of what I can consider or instruct on in this complaint.

All of which means that I won't be upholding this complaint or instructing Barclays to take any further or alternative action here. This is because I'm satisfied that they did close Mr P's account fairly and did provide advance notice in good faith to Mr P that they might do so. I note that Barclays have previously offered £275 compensation to Mr P regarding this complaint. That feels fair to me, especially as the letter was uploaded to Mr P's online mailbox as well, and I leave it to Mr P to liaise with Barclays directly if he would now like to avail of that offer.

I realise this won't be the outcome Mr P was wanting, but I hope that he understands, given what I've explained, why I've made the final decision that I have.

My final decision

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 P to accept or reject my decision before 16 December 2025.

Paul Cooper
Ombudsman