

## **The complaint**

Mr A complains Barclays Bank UK PLC trading as Barclaycard provided poor service and unfairly closed his credit card account.

## **What happened**

The detailed background to this complaint is well known to both parties. So, I'll only provide a brief overview of some of the key events here.

Mr A held a Barclaycard credit card, and in early September 2024 Barclaycard conducted a review of the account. It reached out to Mr A on 11 September 2024 to ask for updated personal details. Mr A asked Barclaycard to email him, and it issued an email and tried to contact Mr A again on 18 and 25 September 2024.

As Barclaycard didn't receive a response from Mr A it made the decision to close Mr A's account. Mr A raised a formal complaint about Barclaycard's service and its decision to close his account. Mr A said Barclaycard failed to provide a clear explanation regarding its decision. In its final response letter dated 2 January 2025 Barclaycard explained Mr A's account does not meet its new assessment criteria. It said it wouldn't be able to provide specific details to Mr A about its policy decision and that it had acted in line with the account terms and conditions.

Mr A remained unhappy and referred his complaint to this service. Mr A reiterated his concerns and also explained he felt Barclaycard had discriminated against him. An Investigator reviewed the complaint and in summary, made the following findings:

- Barclaycard made reasonable attempts to contact Mr A.
- Barclaycard's reasons for closing the account are fair and no error has been made.
- The account was closed in line with the relevant terms and conditions.
- It's not the role of our service to determine whether Mr A has been discriminated against.

Mr A disagreed with the Investigator's review and maintained Barclaycard had treated him unfairly.

As no agreement could be reached, the complaint was referred 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.

I appreciate Mr A was disappointed by the Investigator's opinion. I'd like to reassure Mr A that I've considered the whole file and what's he's said. But I'll concentrate my comments on what I think is relevant. If I don't mention any specific point, it's not because I failed to take it on board and think about it, but because I don't think I need to comment on it to reach what I

think is a fair and reasonable outcome. No discourtesy is intended by me in taking this approach. Our rules allow me to take this approach. It simply reflects the informal nature of our service as a free alternative to the courts.

Firstly, I am sorry to see Mr A has had cause for complaint. I don't underestimate the worry this situation has caused, and also the stress of dealing with the complaint about it. Having looked at the complaint fully, my review of the evidence has led me to the same overall conclusions as the Investigator previously set out and for much the same reasons. I will explain why.

As a UK financial business, Barclaycard is strictly regulated and must take certain actions in order to meet its legal and regulatory obligations. It's also required to carry out ongoing monitoring of an existing business relationship. This includes establishing the purpose and intended nature of transactions as well as the origin of funds, and there may be penalties if they don't. That sometimes means Barclaycard needs to restrict, or in some cases go as far as closing, customers' accounts.

As Mr A is aware Barclaycard tried to contact Mr A to discuss his account activity. Barclaycard has confirmed it reached out to Mr A as it wished to establish the source of funds on the account. Mr A says he asked Barclaycard to email him, which I can see it did. Barclaycard asked Mr A for his employment details and salary to verify the source that had entered the account. Barclaycard also tried to contact Mr A again to try and ensure it had the information it needed to complete its review. I understand Mr A says he responded to Barclaycard and uploaded documents, but its internal notes show no evidence of this. Barclaycard issued its notice to close letter in early December 2024, so I am satisfied it provided Mr A with time and the opportunity to respond to its requests. So whilst I appreciate Mr A's frustration, I think Barclaycard took reasonable steps to reach out to Mr A.

As no response was received, Barclaycard closed the account in line with its legal and regulatory duties. In addition, Barclaycard is entitled to close an account just as a customer may close an account with it. But before Barclaycard closes an account, it must do so in a way, which complies with the terms and conditions of the account. Having reviewed the terms of the account held by Mr A, I'm satisfied Barclaycard's decision to close the account is in keeping with them and appropriate in the circumstances.

I know Mr A feels Barclaycard has acted unfairly given the lack of information provided to him about the information it relied on and the closure. Ultimately Mr A would like a detailed explanation as to why Barclaycard took these actions. But Barclaycard isn't under any obligation to provide further details to Mr A. I would add too that our rules allow us to receive evidence in confidence. We may treat evidence from regulated businesses as confidential for a number of reasons – for example, if it contains security information, or commercially sensitive information. Some of the information Barclaycard has provided is information we consider should be kept confidential. Having carefully considered this information, I'm satisfied Barclaycard acted fairly in deciding to end its banking relationship with Mr A.

Mr A says he has been treated poorly by Barclaycard, and he thinks this is because he is Muslim. While I can appreciate this Mr A's perspective, it is not my role to decide whether discrimination has taken place – only the courts have the power to decide this. I have, however, considered the relevant law in relation to what Mr A has said when deciding what I think is the fair and reasonable outcome. Part of this has meant considering the provisions of The Equality Act 2010 (The Act). And after looking at all the evidence, I've not seen anything to suggest that Barclaycard treated Mr A unfairly.

While I appreciate how Barclaycard closing the account after many years made Mr A feel, I have to consider if other customers in similar situations would have been treated the same

way. Having looked at all the evidence, I haven't seen anything to show that Barclaycard would have treated another customer with similar circumstances any differently than Mr A. Based on the information I've seen Barclaycard has based its decision on legal and regulatory factors. So, I can't say Barclaycard treated Mr A unfairly because of his religion.

I know this will not be the outcome Mr A was hoping for, and he will be disappointed with the decision I've reached. But I hope my decision provides some clarity around why I won't be asking Barclaycard to take any further action.

### **My final decision**

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 27 November 2025.

Chandni Green  
**Ombudsman**