

The complaint

Miss C complains that Barclays Bank UK PLC unfairly closed her accounts and failed to make reasonable adjustments for her.

What happened

Around February, Barclays decided to close Miss C's accounts – citing unreasonable behaviour on her part as its reason. Miss C complained that this was unfair and says her behaviour stemmed from the bank's failure to provide reasonable adjustments. Miss C says her medical condition causes her to behave a certain way and that the actions of Barclays branch staff provoked her in to behaving inappropriately.

After Barclays didn't uphold Miss C's complaint, she asked this service for an independent review of her complaint. Miss C says she had to visit different branches because of branch closures and, despite her vulnerability being recorded on the bank's system, staff in branch failed to support her needs. She adds that staff would direct her to the bank's online services and failed to carry out the action she required.

Miss C says Barclays' actions have affected her mental health, caused her distress and she had to go through the inconvenience of finding a new banking provider.

Our investigator concluded that Barclays had acted fairly. Miss C didn't agree and asked for a final decision, so the complaint has been passed to me.

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 note that Miss C asked to speak with me directly before I reached my decision. Having reviewed everything, I'm satisfied I have all the information I need to reach a fair outcome, without the need to speak with Miss C. I appreciate Miss C will be disappointed to hear that I'm not upholding her complaint – I'll explain why.

I need to clarify that this service is unable to make findings on whether something constitutes discrimination as per The Equality Act 2010. This is because this service is an informal alternative to the courts, and only a court of law can make a legal finding based on the definitions set out within the act.

However, I can consider whether the bank has acted in a fair and reasonable manner, and to do that I will take several things, including The Equality Act 2010, into consideration.

It's generally for financial institutions to decide whether or not they want to provide, or to continue to provide, banking facilities to any particular customer. Each financial institution has its own criteria and risk assessment for deciding whether to open or close accounts.

Providing an account to a customer is a commercial decision that a financial institution is entitled to take. Unless there's a good reason to do so, this service won't usually say that a

bank must keep a customer. However, a bank should still make sure it hasn't exercised its discretion for plainly unfair reasons, or that it was due to a mistake, and it should still comply with its terms and conditions.

The terms and conditions that applied to Miss C's accounts set out that Barclays could close her accounts either by giving at least three months' notice, or in some circumstances it could close the accounts immediately – including where it deems a customers' behaviour to be threatening or abusive. Barclays closed Miss C's accounts after providing a 90-day notice period. The bank says it did so because of Miss C's behaviour. So I've gone on to consider whether it was fair for Barclays to do so.

I've reviewed what Miss C has said about her interactions with staff in branch. It seems Miss C had been visiting Barclays branches for a specific purpose – specifically to print information regarding her account activity. And it seems Miss C expected branch staff to treat her a certain way and recognise her needs, given information about her vulnerability had been recorded on the bank's system. I think it's reasonable that Miss C expected this level of service from Barclays at the time.

However, I've also reviewed testimony from Barclays branch staff, who explained that Miss C's needs weren't something that staff on the floor would have immediate access to unless they were to access Miss C's banking record – which Barclays says wouldn't have been practical all the time given not all staff have access to computers. Moreover, Barclays says Miss C expected all staff to be aware of her needs which it says wasn't feasible. Barclays adds that it offered Miss C alternative options which she declined.

The testimony from branch staff suggests Miss C often became rude, called staff names and refused to leave the branch. And after multiple warnings, Barclays decided to close her accounts. Having reviewed the bank's terms and internal policies, as well descriptions of what happened from both parties, I'm satisfied this decision was reached fairly.

Miss C says Barclays' failure to adjust to her needs is what led to her behaving inappropriately. I've looked at the information noted on Miss C's banking record with Barclays – this notes that Miss C should be treated with patience, that she needs support with online/mobile banking and that she needs help with reading and writing. Considering what both Miss C and Barclays has told us about her branch interactions, I can't see that the bank failed to live up to these adjustments.

Therefore, I'm satisfied that Barclays has acted fairly here, and I won't be instructing the bank to do anything more.

My final decision

For the reasons explained above, I'm not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss C to accept or reject my decision before 1 September 2025.

Abdul Ali
Ombudsman