

The complaint

Mr T has complained that Barclays Bank UK PLC unfairly removed his overdraft facility and this has had severe consequences for him.

What happened

Mr T has an account with Barclays, which was over its overdraft limit. He's explained this was due to his becoming unemployed. However, he says Barclays then removed his overdraft without notifying him, and it wouldn't come to a repayment arrangement with him. This had led to missed payments being recorded on his credit file.

One of our investigators looked into what had happened, but was satisfied Barclays had kept Mr T notified, and had behaved fairly.

Mr T disagreed. In summary, he said:

- Barclays removed his overdraft without consulting him;
- it logged missed payments on his credit file; and
- it refused to accept any repayment plan.

The complaint's now 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.

Having done so, I'm not upholding it. I know this will be disappointing for Mr T, and I have significant sympathy for the position. But, I don't think Barclays has behaved unfairly. I also note that Mr T has provided detailed submissions and I thank him for these. I can assure him I've considered everything he's provided, but my decision focuses on what I think goes to the heart of his complaint, in order to reach a fair outcome.

From the evidence provided, I can see that Barclays repeatedly attempted to contact Mr T by letter and text message over a period of five months, saying what would happen if his account wasn't brought up-to-date. I understand Mr T has said he didn't receive this contact, but I'm satisfied it was sent to the address and phone number on file, and there's no record of any letters being returned. So, I don't agree that Barclays didn't take steps to make Mr T aware of what may happen with his overdraft.

That said, I can see that Mr T did contact Barclays in early 2025. And the call handler tried to complete an income and expenditure form, which is what I'd expect it to do. This is to ascertain the affordability of any repayment plan. And this was attempted again soon afterwards. However, the notes show Mr T wasn't willing to provide all of the information requested, so the form couldn't be completed. Barclays was reasonable in not agreeing a

repayment plan without this information, as it needed a full picture of what would be affordable and sustainable for Mr T. So, I don't think it was unfair that it removed the overdraft.

As a result, this is recorded on Mr T's credit file. Businesses are required to record accurate information, and this is what it's done.

I would urge Mr T to contact Barclays to see if a repayment plan can be set up, if he hasn't already.

My final decision

For the reasons given above, it's my final decision not to uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr T to accept or reject my decision before 22 December 2025.

Elspeth Wood
Ombudsman