

The complaint

Mr H complains that Barclays Bank UK PLC trading as Barclaycard didn't close his credit card account when he asked it to.

What happened

In January 2025, Mr H made a payment of around £90 to pay off the outstanding balance on his credit card account. He contacted Barclaycard by phone and asked it to close his account. He says that initially he was told that it couldn't close the account at this time, but after insisting on speaking to a manager, it said it would close his account, and it wouldn't contact him again.

Mr H says that despite Barclaycard saying that it had closed his account and wouldn't contact him again, it sent him three communications. The first was a letter stating that he owed £10, the second was another letter letting him know his credit limit had been reduced to £100 and it also sent him an email letting him know about his statement.

Mr H says Barclaycard has misled him – stating his account would be closed when it wasn't. He says this has caused him stress as he was promised he wouldn't be contacted from Barclaycard again. He also explained that this situation has had an emotional impact on him as he is neurodivergent and dealing with misleading information is extremely distressing for him.

To resolve the complaint, Mr H would like Barclaycard to permanently close his account and provide written confirmation of this; remove record of his account from his credit file and provide a written apology for the distress the misleading information caused him.

Barclaycard didn't uphold Mr H's complaint, meaning they didn't agree they needed to do anything different to resolve it. It said it had closed Mr H's account on 23 January 2025 – it said there had been some difficulties in closing the account because of the status of the account, but it was closed. Barclaycard added that mailings are produced in advance for active accounts, and statements had been sent to him in accordance with its policy, so it didn't agree it had done anything wrong.

An Investigator considered what both Mr H and Barclaycard had said, but they didn't agree that Barclaycard had dealt with Mr H unfairly or unreasonably. They explained that the account had been closed on the day Mr H asked for it to be closed. They also confirmed that Barclaycard hadn't done anything wrong in the communication it sent to him. And they didn't agree Mr H had been dealt with unfairly because he's neurodivergent.

Mr H didn't agree, and so the complaint has been assigned to me to decide on the matter.

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 H has made a lot of submissions to this Service in relation to this case. I have read everything he has sent, and I have taken into consideration all the information he has provided when coming to my decision. I haven't specifically commented on every concern Mr H has told us about or referred to every piece of regulation he has referred to. However, I have still considered everything when deciding on what's a fair and reasonable outcome in the circumstances of this case.

The main part of Mr H's complaint here is that he felt that Barclaycard failed to close his account when he asked for it, and it sent him communication after it agreed to close his account, which caused him to believe his closure request hadn't been processed. He says the situation has caused him a lot of distress.

I'll start by saying that I've listened to the phone call Mr H had with Barclaycard when he phoned them to close his credit card account. The phone call seems to have taken place on 23 January 2025. It's evident during the phone call that Mr H found it difficult to speak on the phone, and that it had taken him a lot of mental effort to contact Barclaycard.

During the phone call, Mr H paid off the outstanding balance of the account – of around £90. He then requested the account to be closed. It did take some time during the phone call for the agent to close the account – that's because it wasn't within Barclaycard's normal process to close the account when the payment hadn't yet cleared. But eventually, the agent confirmed at the end of the phone call that the account had been closed. And the call ended.

I'm satisfied that the agent had said that Mr H's account had been closed. I note that Mr H says that he was told he wouldn't be contacted again from Barclaycard again following the closure, but I heard no such assurances on the phone call.

Mr H's main concerns are that he received communication from Barclaycard after it closed the account, which he says misled him, as the communication suggested the account was still active. I have reviewed the correspondence, and my thoughts on this are explained below:

20 January letter – this let Mr H know that he was in arrears on his account. The letter was dated 20 January 2025, so I'm satisfied this was sent prior to Mr H requesting the account closure. While I accept that Mr H might have received this after his conversation with Barclaycard on 23 January 2025, I can't fairly say that Barclaycard did anything wrong here, given it was generated and likely sent before the conversation between Mr H and Barclaycard took place.

21 January 2025 – Barclaycard sent Mr H a letter letting him know that his credit limit had been reduced – again, this was sent to Mr H before he had spoken to Barclaycard and asked it to close his account. I accept it might have been received after the phone call. But as with the other letter, it wouldn't be fair for me to conclude that Barclaycard had done something wrong here.

February email – this email was to let Mr H know that his statement was ready to review. Barclaycard is still required to produce a statement for Mr H for the period/periods there have been transactions on the account. In this case, I've seen from the statement produced on 19 February 2025, that this reflected a transaction that happened in this statement period whereby Mr H paid off the remaining balance on the account. Because of this, again I don't agree Barclaycard has been unfair here.

I have considered that it might have been helpful for the person Mr H spoke to at Barclaycard to have let him know that he might receive further correspondence after the account closure. That said, it was evident that Mr H wanted the phone call to end after the

agent had confirmed the account had been closed. So, it's possible that had the call continued, Mr H might have been made aware that he could still receive correspondence after the closure. Overall, I don't agree I can fairly conclude that Barclaycard did anything wrong in this respect.

While I don't dispute what Mr H has said, in that the letters caused him to believe that his account hadn't been closed. I don't agree this is as a result of something Barclaycard has done wrong. I appreciate the impact of all of this has been heightened as a result of Mr H being neurodivergent – I don't doubt this. But I can only ask Barclaycard to do something different to resolve the complaint, where I'm satisfied it has done something wrong. And for the reasons I've already explained, I've not seen anything that demonstrates Barclaycard did anything wrong.

I note Mr H has concerns about Barclaycard reporting information to the Credit Reference Agencies. Barclaycard has explained that due to the date the account was opened, it isn't being reported on his credit file. Mr H has also provided a copy of his credit file which doesn't mention the account being reported. So I'm satisfied Barclaycard aren't reporting Mr H's account to the Credit Reference Agencies, and so his credit file will not be impacted by this account.

Mr H has said that Barclaycard has discriminated against him in relation to the Equality Act. I'd like to make Mr H aware that it's for a court to decide if he's been discriminated against in relation to the Equality Act 2010. But what I can do is decide if he has been dealt with fairly in the particular circumstances of this complaint and to do this, I take into consideration relevant law including the Equality Act. Having done so, I can't fairly conclude that Mr H has been dealt with unfairly here.

It is evident that Mr H found it difficult to speak on the phone – he explained this to the agent on a few occasions, and I agree it was evident that Mr H was experiencing distress during the conversation. I can understand why, given that it was being suggested he would need to phone back again to close the account once the payment had gone through. The phone call probably lasted longer than it normally would when an account is closed, but this is because the agent he was speaking to was trying to help Mr H and get the account closed when it wasn't within its normal process and so Mr H didn't have to speak to it on the phone again. I'm satisfied that Barclaycard made attempts to vary its normal process to try and support Mr H to achieve his objective of closing the account. As a result, I can't fairly conclude that it did anything wrong.

I note that Mr H has said that he requires information to not be misleading. During the phone call, the agent informed Mr H that his account had been closed, and this is just what happened - the account was closed. Following this, I appreciate Mr H might have received letters that he felt were misleading, and I can understand why he felt like this. But because the letters had been produced prior to Mr H's request to close the account, I don't think Barclaycard acted unfairly or unreasonably here. And as I've explained, it was required to send statements to Mr H to illustrate the transactions on the account. So again, this wasn't unreasonable. And I haven't seen or heard anything to persuade me that Barclaycard suggested to Mr H that he wouldn't be contacted from it again.

Mr H has also made reference about the amount of time it took for Barclaycard to respond to his complaint – and it responded past the deadline it gave him. Mr H says he was given a deadline of 21 March 2025. I've seen that Barclaycard first responded to Mr H shortly before 21 March 2025 within the deadline it was required to as explained in the rules, which is eight weeks. Again, it might be that Mr H didn't receive the response until after the deadline it set. But I'm persuaded that Barclaycard did respond to Mr H in time.

Mr H has also complained about how Barclaycard has dealt with his request for erasure and the time taken for a data subject access request. While he didn't submit these issues as part of his original complaint, I have considered the information he has provided. I've seen he complained to the Information Commissioner's Office (ICO) about his concerns. However, the ICO didn't agree Barclaycard had done anything wrong. As a result, I have no reason to uphold Mr H's complaint in relation to his data protection concerns. It follows that I won't be awarding Mr H compensation for this.

My final decision

For the reasons set out above, I don't uphold Mr H's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 11 December 2025.

Sophie Wilkinson
Ombudsman