

## **The complaint**

Mrs G is unhappy with several aspects of the service provided to her by Barclays Bank UK PLC and feels that her credit card account was closed without her consent.

## **What happened**

Mrs G had difficulty registering her credit card on Barclays mobile banking app. It was discovered that there were discrepancies in how Mrs G's name and date of birth were recorded on Barclays systems, and Barclays asked Mrs G to come into branch with her personal identification documents so that those discrepancies could be resolved. Mrs G wasn't happy about this, or with the service she received from Barclays staff while in branch. And Mrs G also wasn't happy that Barclays later closed her credit account at a time when the account held a zero balance, which she felt Barclays did without her consent. So, she raised a complaint.

Barclays responded to Mrs G and acknowledged that she had been inconvenienced and frustrated because of the discrepancies that had been present on their systems and Barclay requirement for Mrs G to come into branch. Barclays apologised to Mrs G for this and paid £50 to her as compensation for what happened. However, Barclays didn't feel that they had done anything wrong by closing Mrs G's account as they had record of Mrs G requesting that her account be closed in an online chat. Mrs G wasn't satisfied with Barclays response, so she referred her complaint to this service.

One of our investigators looked at this complaint. But they felt that the response that Barclays had issued to Mrs G already represented a fair resolution to the complaint. Mrs G disagreed, and 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.

Barclays have acknowledged that there were discrepancies in how her name and her date of birth were recorded on Barclays systems. With regard Mrs G's name, it appears that on some systems Mrs G's middle name was included, while on others, it wasn't. This may have been a consequence of how Mrs G provided her name to Barclays at different times, or it may have been an input error on Barclays behalf. In consideration of Mrs G's date of birth, Barclays have confirmed that it was wrong on one of their systems. Barclays acknowledge that this is most likely to have been the result of an input error on their part.

Because of the discrepancies, Barclays required Mrs G to come into branch and present her personal identification documents to them, so that the correct information could be confirmed. This doesn't seem unreasonable to me, and while I appreciate that Mrs G was inconvenienced by having to visit a branch, I feel that Barclays have already fairly addressed that inconvenience in their apology and payment of £50 compensation to Mrs G, which I feel is a fair compensation amount for this aspect of Mrs G's complaint.

In arriving at this position, I've considered the impact of what happened on Mrs G, alongside the general framework this service uses when assessing compensation amounts, details of which are available on this service's website.

Mrs G is also unhappy with the standard of service she received while in branch, including that two staff members spoke with each other in a foreign language while Mrs G was present. I can appreciate how that may have been disconcerting for Mrs G, although when referring her complaint to this service Mrs G did say that it appeared to be a private conversation between the two staff members and wasn't a conversation about her.

However, I can understand how Mrs G's annoyance and frustration at the situation she found herself in would have been exacerbated by this behavior. But given that it doesn't appear that Barclays staff were acting maliciously towards her, and given that the impact on Mrs G appears to have been relatively small, I don't feel that any further action from Barclays is fairly required in this regard - although I would draw Barclays attention to Mrs G's dissatisfaction in this regard and suggest that appropriate feedback might be provided to the branch in question.

Mrs G has also complained that Barclays closed her credit account without her consent, which Mrs G has said has left her without a line of credit, which is particularly impactful for Mrs G as she used her credit account for her business.

Barclays have said that Mrs G requested the closure of her account in an online chat with one of their agents. Barclays have provided short excerpts of this chat to show the statements that Mrs G made. However, Mrs G denies making those statements, and she also explains that while she indicated to Barclays that she wanted to close her account, her actions were designed to prompt quicker action from Barclays in regard to her complaint and weren't intended as a literal request to close her account.

It would have been preferable if Barclays had provided the full conversation between Mrs G and their agent, rather than just selected short excerpts from it. Accordingly, I have thought about requested the full conversation transcript from Barclays, so that I can better understand what happened and the context of Mrs G's comments. But, upon review, I don't feel that it's necessary for me to do so.

I say this because this service is outcome focused. That is to say that we are concerned with whether a fair outcome has occurred. In this instance, the outcome that has occurred is that Mrs G's account has been closed. And, ultimately, upon consideration of all the factors that pertain to this complaint, I feel that is a fair outcome.

The reason I've reached this conclusion is because Mrs G has explained that she uses her credit account for her business, and Barclays have been made aware of this point also. But Barclays note that the credit account in question is a personal credit account in Mrs G's name, the terms and conditions of which forbid business use.

If Barclays hadn't closed Mrs G's credit account based on what they felt was a request from Mrs G for them to do so, I feel that Barclays would be justified in closing Mrs G's credit account because they've now been appraised that Mrs G uses that account in a manner that isn't permitted by the terms and conditions of the account. And this means that the outcome here – that Mrs G's credit account is closed – is a fair outcome.

As a resolution to her complaint, Mrs G would like Barclays to reinstate her credit account or open a new personal credit account for her. But I wouldn't expect Barclays to do either of these things, given that Mrs G has confirmed that she wants to use the credit account for her

business spending. Instead, I'm in agreement with Barclays that if Mrs G wants a credit account with Barclays, she should apply to them for a business credit account.

Mrs G has also said that she's been denied a line of credit by Barclays actions. But a line of credit isn't a 'right' that a consumer has. Instead, a line of credit is provided to a consumer entirely at the discretion of a credit provider – in this instance, Barclays. And in this instance, Barclays are unwilling to provide a line of credit to Mrs G on a personal basis because she has confirmed that she intends to use that line of credit for business spending. This seems fair and reasonable to me, and I wouldn't consider instructing Barclays to provide a line of credit to Mrs G under these circumstances.

All of which means that I won't be upholding this complaint or instructing Barclays to take any further or alternative action there. This is because I'm satisfied that Barclays have already fairly resolved the service aspect of Mrs G's complaint, and because I'm not upholding Mrs G's complaint as it relates to the closure of her credit account.

I realise this won't be the outcome Mrs G was wanting here, but I hope that she will understand, 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 Mrs G to accept or reject my decision before 23 September 2025.

Paul Cooper  
**Ombudsman**