

The complaint

Mr R complains that Barclays Bank UK PLC blocked and then closed his account without providing any reason or giving him proper notice.

What happened

Mr R says that, in early March 2025, he noticed that he was unable to access his account through the Barclays banking app. He contacted the bank, but it did not explain what had happened or why.

On 4 March 2025 Barclays wrote to Mr R to say that it was closing his account with immediate effect. Its letter explained that he could attend a branch to withdraw funds held in the account. Mr R says he did not receive that letter, but he was told in a telephone call that his account had been closed.

When Mr R complained about what had happened, Barclays said that it had acted fairly and the account would remain closed.

Mr R referred the matter to this service, where one of our investigators considered what had happened. She did not recommend that the complaint be upheld. Mr R did not accept the investigator's assessment and asked that an ombudsman review the case.

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.

In making its submissions, Barclays asked that some of the evidence and arguments which it submitted be kept confidential and not be disclosed to Mr R. This service can accept evidence in confidence where it considers it appropriate to do so (DISP3.5.9(2)R). Having considered carefully the nature of the evidence in this case, I am satisfied that it is appropriate to accept some of it in confidence.

It is generally for banks to decide whether to provide, or to continue to provide, account services to any particular customer. They can exercise their commercial discretion in such matters and, as long as that discretion is exercised legitimately, this service won't usually intervene. I have considered that issue here, and am satisfied that Barclays' decision to close Mr R's account was a legitimate one. The bank did not have to tell Mr R exactly why it had decided to close his account.

Banks should however give reasonable notice before closing an account. What is reasonable depends on the circumstances, but we generally take the view that two months' notice is reasonable for a personal account. There may however be circumstances where a different notice period is reasonable. That period may be less or more than two months, and in some cases immediate closure may be appropriate. In this case, I agree with the investigator that it was reasonable of the bank to close Mr R's account with immediate effect, in line with the account terms.

I note that Mr R says he did not receive the written closure notice. Barclays has provided a copy of it, however, and I note that it is properly addressed to Mr R. There is nothing to suggest it was returned undelivered. But, whether it was safely delivered or not, I am satisfied the bank sent it.

My final decision

For these reasons, my final decision is that I do not uphold Mr R's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 25 February 2026.

Mike Ingram

Ombudsman