

## **The complaint**

Miss B complains Barclays Bank UK PLC (“Barclays”) closed her account without explanation. Miss B adds that Barclays’ actions have caused her substantive distress, inconvenience, and embarrassment.

To put things right, Miss B feels Barclays should pay her at least £1,000 in compensation for what she has suffered.

## **What happened**

The details of this complaint are well known by both parties, so I won’t repeat them again here. Instead, I’ll focus on giving my reasons for my decision.

This complaint deals only with the closure of Miss B’s personal current account, and any impact this had on her. I note her complaint about a charity account has been dealt with under a separate reference at this service. Miss B should note that I can’t consider this complaint here, nor consider any impact that closure may have had on her.

## **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 have decided not to uphold Miss B’s complaint.

In summary, I have reached this conclusion because Barclays accepted it unfairly closed Miss B’s account – and I think its offer of £250 compensation is appropriate. I know Miss B would like a detailed explanation as to why Barclays closed her account and feels a higher award of compensation is warranted. So, I’ll explain in more detail why I have reached this determination.

Barclays is entitled to close an account just as a customer may close an account with it. But before Barclays closes an account, it must do so in a way, which complies with the terms and conditions of the account. The terms and conditions of the account, which Barclays and Miss B had to comply with, say that it could close the account by giving her at least two months’ notice. And in certain circumstances it can close an account immediately or with less notice.

Barclays gave Miss B two months’ notice. But it has said, and provided me with supporting evidence, that the closure was an error on its part. Having carefully considered this information, I’m satisfied Barclays made an error. I know Miss B would like to know what this error was. But I do not think that would be appropriate in the circumstances of this complaint. I understand Miss B would want to know the information I have weighed to reach this finding. But I am treating this information in confidence, which is a power afforded to me under the Dispute Resolution Rules (DISP), which form part of the Financial Conduct Authority’s regulatory handbook.

As Barclays did something wrong, I now need to weigh up what I think fair redress would be given the impact this had on Miss B. I've already explained that I can't consider any impact derived through the closure of the charity account. That means I cannot consider Miss B's points about the embarrassment she suffered through this.

I can however consider any impact, including the distress and inconvenience the closure of her personal account caused her. I accept that the account being closed with no explanation would cause Miss B distress. This would also cause inconvenience, but I think this is significantly mitigated against given Miss B had two months' notice and access to her account during that time – and that she was able to use the account SWITCH service to move her account to a new provider.

In deciding what I think is fair compensation, I have taken into account our approach which is available on our website. In doing so, I'm persuaded the distress caused is reflective of a large mistake which required some effort to resolve. And the distress would have likely lasted a few weeks.

So, after weighing everything up, I'm persuaded £250 is fair compensation. Barclays should now pay Miss B amount - if it hasn't done so already.

### **My final decision**

For the reasons above, I have decided to not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss B to accept or reject my decision before 31 November 2025.

Ketan Nagla  
**Ombudsman**