

## The complaint

Mrs M complains Barclays Bank UK PLC has threatened to close her account claiming that she's breaching its terms and conditions.

## What happened

Mrs M has an account with Barclays and she says she has done so for years. She's told us that she uses this account to manage mortgage and related payments on several properties she owns and to receive rental payments from tenants. She's told us that she isn't a business, doesn't operate through a limited company and isn't registered as a sole trader.

Mrs M says she received a letter from Barclays in April 2025 saying that she was using her personal account for business purposes and so was in breach of its terms and conditions. She ended up complaining to Barclays saying that there was nothing in its terms and conditions to suggest that what she was doing was a breach.

One of our investigators looked into Mrs M's complaint but didn't recommend that it be upheld. Mrs M asked for her complaint to be referred to an ombudsman. Her complaint was, as a result, 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.

The terms and conditions of Mrs M's account say that her account is "*just for personal use*" and "*not for money relating to any business you run*". The terms and conditions of Mrs M's account also say that Barclays:

*"can close an account ... if we find out you are using a personal account for non-personal use"*

Barclays has said that the question of whether someone who is receiving income from property is considered to be carrying on a business or not depends to a large extent on:

- a) the number of properties involved; and
- b) whether or not the rental income is the person's main source of income.

I don't think that's an unfair or unreasonable position of Barclays to take. More importantly, I don't think Barclays acted unfairly or unreasonably when it concluded that Mrs M was carrying on a business. I'll explain why.

Based on the statements for Mrs M's accounts, I can see that Mrs M:

- a) owns a large number of properties; and
- b) has a large number of tenants too from whom she receives a significant amount of rental

income every month.

In addition, I can see that Mrs M she gave “landlord” as her job title on her complaint form when she referred her complaint to our service.

In other words, based on what I’ve seen, it’s more likely than not that the rental income she receives – which is substantial – is her main source of income.

Based on everything I’ve said, I agree with our investigator that this means this isn’t a complaint that I can uphold.

### **My final decision**

My final decision is that I’m not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I’m required to ask Mrs M to accept or reject my decision before 11 February 2026.

Nicolas Atkinson  
**Ombudsman**