

The complaint

Mr C complains that Barclays Bank UK PLC trading as Barclaycard (Barclaycard) unfairly closed his credit card account without providing a proper explanation.

What happened

The detailed background of this complaint is well known to both parties. So, I'll only provide a brief overview of some of the key events here.

I am aware that Mr C has another complaint with our service concerning the closure other accounts he had with Barclays. Those issues are subject to a separate decision.

Mr C had a credit card account with Barclaycard.

In November 2024, Barclays wrote to Mr C, saying that following a review it had decided to close his Barclaycard account immediately.

Mr C complained. He asked Barclays for an explanation and said he was worried that the closure of his account would impact his new job overseas. In response, Barclays told Mr C that it had made a commercial decision to close his account. It apologised to Mr C for any trouble and upset it had caused him by closing his account.

Unhappy with this response Mr C brought his complaint to our service. He said Barclays had told him that it wouldn't close his credit card account. And he wants to know why Barclays decided to close his account.

One of our investigators looked into what had happened. After looking at all the information and circumstances of Mr C's complaint, the investigator didn't think Barclays had treated Mr C unfairly when it had closed his account and didn't have to explain why it no longer wanted Mr C as a customer.

Barclays agreed with the investigator's view. Mr C didn't. He wants Barclays to write a letter of apology and explain things. Mr C said this will help him if his overseas employer question him about his account being closed.

As no agreement could be reached the matter has come to me to decide.

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.

I can understand it would have been upsetting for Mr C to learn his credit card account was to be closed and no explanation given by Barclays why that was. While not trying to minimise the upset and frustration this no doubt caused Mr C, under Section 19 of the terms

and conditions of Mr C's account, Barclays can close an account without providing a full explanation why.

That's because Barclays is entitled to close an account with Mr C just as he is entitled to close his account with them. It's generally for banks and financial businesses to decide whether or not they want to provide, or to continue to provide, banking facilities to any particular customer. Unless there's a very good reason to do so, this service won't usually say that a bank must keep a customer or require it to compensate a customer who has had their account closed.

I've next gone on to consider whether Barclays reason for closing the account was fair. In doing so, I appreciate that Barclays are entitled to set their own policies and part of that will form their risk criteria. It is not in my remit to say what policies or risk appetite Barclays should have in place. I can however, while considering the circumstances of individual complaints, decide whether I think customers have been treated fairly.

Barclays has provided some further details of its decision-making process, I'm sorry but I can't share this information with Mr C due to its commercial sensitivity. But I've seen nothing to suggest Barclays decision around closing Mr C's account was unfair. On balance when considering Barclay's wider regulatory responsibilities and all the information available to me, I find Barclays had a legitimate basis for closing Mr C's account and not tell him why. I'm also mindful that this is a credit card account, and it's the prerogative of the business whether they want to continue to lend money. So, I don't find Barclays treated Mr C unfairly when it closed his account.

Mr C has also said that Barclays told him the closure of his other Barclays accounts wouldn't affect his credit card. And that his credit card wouldn't be closed. Mr C hasn't been able to tell us when specifically, this occurred. Barclays said it didn't give Mr C any such information.

I've listened to the call recording of the conversation Mr C had with Barclays on 5 November 2024 and looked at Barclays contact notes. At no point during the conversation did the advisor tell Mr C that Barclays were not going to close his credit card account – in fact most of the conversation deals with Mr C asking for the reasons Barclays don't want him as a customer and the impact it may have on his job. There's also nothing in the contact notes to suggest Barclays told Mr C it wouldn't close his credit card account. So, I can't conclude Barclays gave Mr C incorrect information – all the evidence I've seen points to Barclays decision to close Mr Cs credit card.

In summary, I recognise how strongly Mr C feels about what's happened. I don't doubt it has been a frustrating and worrying time. So, I realise Mr C will be disappointed by my decision. But overall, based on the evidence I've seen, I can't say Barclays have acted unreasonably and treated Mr C unfairly when it closed his account.

My final decision

For the reasons I've explained my final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 26 November 2025.

Sharon Kerrison
Ombudsman