

The complaint

Mr A complains Barclays Bank UK PLC closed his account.

What happened

Mr A received a letter from Barclays in September 2025 saying it intended to close his account in November 2025. Mr A complained about Barclays' decision to do this.

Barclays responded to say the decision to close Mr A's account had been done in line with the terms and conditions. But it said it was sorry for the confusion caused when one of its departments incorrectly rescinded closure decision. It also paid Mr A £100 for this. Mr A remained unhappy so referred his complaint to our service.

An Investigator considered the circumstances. She said, in summary, she didn't think Barclays had treated Mr A unfairly by closing his account. She thought the £100 already paid to Mr A was fair for the conflicting information he'd been given about the notice period for the closure.

Mr A didn't agree with the Investigator's findings. He said he wanted an Ombudsman to review matters. So, the complaint's been passed 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.

Firstly, I understand Barclays' decision to close Mr A's account came shortly after he'd suffered a bereavement, so at an already difficult time. I'm sorry for Mr A's loss and to hear all that Mr A has been through recently.

Under the terms and conditions of the account, Barclays is entitled to close Mr A's account by giving notice and does not have to provide a reason. In this case, Barclays gave Mr A two months' notice that it was going to close his account. Having reviewed all the available information, I'm satisfied Barclays was entitled to close Mr A's account in these circumstances.

I agree that Barclays gave Mr A inconsistent information when it rescinded the closure decision, only to reinstate it shortly afterwards. But I find the £100 it has already paid Mr A is fair and reasonable in recognition of the distress and inconvenience caused.

Once again, I am sorry to hear that all this happened at an already difficult time for Mr A. And I appreciate my decision will be disappointing for him.

Overall, I'm satisfied Barclays has treated Mr A fairly in the circumstances of his complaint.

My final decision

For the reasons I've explained, I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 14 January 2026.

Eleanor Rippengale
Ombudsman