

The complaint

Mrs A complains that Barclays Bank UK PLC unfairly closed her accounts and withheld access to her funds.

What happened

Barclays closed Mrs A's accounts in October last year because the bank established that she was no longer a UK resident. Mrs A says she hadn't been notified of this beforehand and only became aware when she couldn't access her online banking. Mrs A is also unhappy with the time taken to access her funds and says she received a lower amount than expected when Barclays transferred the funds to her in March this year.

Mrs A says the closure affected her pension payments and retirement plans. She also says she'd been supporting a vulnerable relative, and the sudden closure meant she was unable to do continue doing so.

Mrs A also says she had to return to the UK and visit a Barclays branch, seemingly to open another account with the bank, but was unable to do so. She wants Barclays to reimburse her the costs she incurred as a result. She also wants Barclays to pay compensation and interest – in total, she's seeking around £14,000 from the bank.

In its responses, Barclays says it wrote to Mrs A several times throughout 2024 and uploaded these letters to her online banking cloud – the bank says it provided adequate notification of its plans to close her accounts. Barclays stands by its closure decision, referring to its policy that says it doesn't serve consumers residing outside of the UK. The bank also offered £100 compensation for the distress Mrs A experienced.

Remaining unhappy, Mrs A referred her complaint to this service. Our investigator concluded that Barclays had acted fairly. Mrs A doesn't agree, so the complaint has been passed to me for a final review.

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'm not upholding this complaint. I realise Mrs A will be disappointed to hear this – I'll explain my reasons.

It's generally for banks to decide whether to provide, or to continue to provide, banking facilities to any particular customer. Each bank has its own criteria and risk assessment for deciding whether to open or close accounts.

Providing an account to a customer is a commercial decision that a bank is entitled to take. Unless there's a good reason to do so, this service won't usually say that a bank must keep a customer. However, a bank should still make sure it hasn't exercised its discretion for plainly unfair reasons, or that it was due to a mistake, and it should still comply with its terms

and conditions.

The terms and conditions that applied to Mrs A's accounts set out that Barclays could close her accounts either by giving at least two months' notice, or in some circumstances it could close the account immediately. Barclays says its decision to close Mrs A's accounts was due to her no longer being a UK resident, a requirement of which is set out within the terms and conditions. Barclays points to its records, which show Mrs A had her address as based outside of the UK since January 2024. And I note from the call she had with the bank following the closure and her submissions about this complaint, that she doesn't dispute where she'd been residing. So I'm satisfied Barclays had fair cause to close her accounts.

Mrs A is unhappy that Barclays did this without notifying her. However, the bank has shared copies of letters it sent to Mrs A in March, June and September 2024, advising her of its intention to close her accounts. Barclays says the letter in March was sent via post – I can see this letter is addressed correctly, and Mrs A hasn't pointed to any problems receiving post from the bank. Moreover, I can see she's provided us with copies of letters she's received from Barclays about her complaint, so I think it's unlikely that any postal issues prevented her from receiving this letter.

Barclays also says further reminder letters were uploaded to Mrs A's online banking cloud and points out that an alert would have been sent to Mrs A about these uploads via email. I can see from Barclays' records that Mrs A had been logging in to her online banking account during the period between March 2024 and October 2024, so it's likely she would have noticed a new document had been uploaded each time. So I'm satisfied Barclays took reasonable steps to notify Mrs A of its decision to close her accounts.

Mrs A asks that Barclays reimburse her, as she had to travel back to the UK and visit a Barclays branch. It seems Mrs A intended to open another account with the bank. But I can't see that Barclays advised Mrs A to make this trip, nor can I see she was given the impression that another account could be opened for her. So I'm not persuaded that the cost of Mrs A's travel is something Barclays should be held liable for.

Considering the communications between Mrs A and Barclays following the closure of her accounts, I can't see that the bank caused an unreasonable delay in sending Mrs A's funds to her. Mrs A's accounts closed in October 2024, and I haven't seen anything that suggests she attempted to claim her funds following this. I can see she spoke with Barclays about her complaint in January 2025. Having listened to the call, it seems clear to me that Mrs A was provided with an opportunity to share details of where she wanted her funds transferred to, but she chose not to do so at the time.

Barclays says it didn't receive the required details until March 2025, and it arranged to transfer Mrs A's funds to her on 26 March. Given this, I'm satisfied Barclays didn't cause an unreasonable delay.

Mrs A feels the bank has maliciously taken some of her funds as she received less than expected. I haven't seen anything to suggest Barclays made a deduction when transferring the funds, and the bank points out that the deduction was likely caused by fees charged by Mrs A's other banking provider. So I'm satisfied Barclays sent her the correct amount.

I appreciate the experience of having her accounts closed would have been distressing for Mrs A, especially as she used her accounts for essentials such as her pension and financially supporting a relative. But the evidence I've seen persuades me that Barclays took reasonable steps to notify Mrs A of its closure decision in good time. I'm also satisfied that the bank sent Mrs A the full remaining balance of her accounts without undue delay. So I won't be asking Barclays to do anything else in relation to this complaint.

My final decision

For the reasons explained, I'm not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs A to accept or reject my decision before 9 January 2026.

Abdul Ali
Ombudsman