

The complaint

Mr K complains Barclays Bank UK PLC trading as Barclaycard (Barclaycard) acted unprofessionally and communicated poorly regarding the handling of his credit card.

What happened

In May 2025, Mr K complained to Barclaycard about their unprofessional and poorly communicated handling of his credit card, after they informed him of their decision to close his account. Mr K said he'd not received any communication about the decision and only became aware after his card was declined while he was abroad.

Barclaycard sent Mr K their final response but didn't uphold his complaint saying a business decision had been made to close his account without prior notice, a decision in line with their policy.

Mr K remained unhappy so referred his complaint to our service saying before receiving a closure notice, he hadn't received any of the communication Barclaycard claims to have previously sent. He also said they hadn't addressed why they'd failed to use modern, reliable channels such as email, SMS or in-app messaging when communicating about such a critical matter.

One of our investigators looked into things but said he thought Barclaycard had made reasonable attempts to get in touch with Mr K before deciding to close his account and that they'd gone on to close his account in line with their terms and conditions. Our Investigator said in addition to sending Mr K letters through their app, Barclaycard had also attempted to call him and had sent SMS text messages asking him to contact them. Because he didn't think Barclaycard had acted unfairly, he didn't uphold the complaint.

Mr K disagreed with our Investigator saying Barclaycard hadn't sent him any notifications through their app and the letters they'd sent him arrived weeks after they were dated.

Our Investigator said, while he couldn't share the business sensitive information Barclaycard had provided, he was satisfied it showed they'd made reasonable attempts to contact Mr K.

As Mr K disagreed with our Investigator's view, and our Investigator's opinion remained unchanged, this complaint has 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.

Having done so, while I know it will come as a disappointment to Mr K, I'm not upholding this complaint. I'll explain why.

In February 2025, Barclaycard added a letter to Mr K's app requesting he provide them with some information. On the same day they attempted to call Mr K, sent an SMS text message asking him to contact them and sent him an email requesting him to 'Please act now'.

A week later, Barclaycard added a further letter to his app chasing a response to their prior request, alongside sending him another 'Please act now' email.

When no response had been received a further week later, Barclaycard sent Mr K an SMS text message letting him know they needed to speak to him about the emails they'd sent to him, and they attempted to call Mr K on the same day.

Having not received a reply to their previous correspondence, in May 2025, Barclaycard let Mr K know they were closing his account.

I understand Mr K disputes Barclaycard's communication attempted prior to closing his account. I've looked at the evidence provided carefully, this evidence being internal screenshots showing both their communication attempts having been sent and, in some cases such as with the SMS text messages, delivered. Having done so, I'm satisfied reasonable attempts to communicate with Mr K were made and I don't think Barclaycard need to do anything to put things right here.

My final decision

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr K to accept or reject my decision before 5 January 2026.

Sean Pyke-Milne
Ombudsman