

## **The complaint**

Miss M complains about the way in which Barclays Bank UK PLC handled a fraud claim and about its decision to close her account.

## **What happened**

On 1 October 2025 Barclays agreed to accept in full a fraud claim which Miss M had made. The total claim was for more than £1,000, but the bank initially refunded only £432.59. Miss M pointed out the error, and Barclays refunded a further £602.77, still leaving a remaining amount of £10.33. This was refunded on 14 October 2025, along with £125 in recognition of the bank's errors. The bank paid Miss M a further £100 a few days later, in addition to an earlier payment of £40. By this point, therefore, Miss M had received a full refund and £265 in recognition of the inconvenience to which she had been put.

On 13 September 2025 Barclays had written to Miss M to tell her that it would be closing her account on 18 December. Its letter referred to threatening or abusive behaviour towards its staff. On 9 October 2025 the bank wrote to Miss M again, in similar terms, but saying that it would bring the closing date forward to 16 October, again citing threatening, abusive or inappropriate behaviour towards staff. Barclays had initially written to Miss M in February 2025 to warn her about her behaviour.

Miss M complained to Barclays and then to this service about the decision to close her account. She said that the bank's decision was discriminatory as she had mental health issues.

One of our investigators considered what had happened but did not recommend that the complaint be upheld. He noted that Miss M had received a full refund and compensation for her fraud claim. He thought too that the decision to close the account had been reasonable.

Miss M did not accept the investigator's conclusions and asked that an ombudsman review the case.

## **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've come to the same overall conclusions as the investigator, and for similar reasons.

The bank did not deal with the fraud claim as well as it should have done. Having agreed to accept the claim and provide a refund, it accepts that it should have made the full refund as a single payment. I agree with the investigator however that the compensation paid in recognition of that is fair.

I turn now to the account closure. It is for banks to decide, as a matter of their commercial discretion, whether to provide or to continue to provide banking services to any particular customer, and this service won't usually interfere with such decisions.

I have considered what Miss M has said about her own health issues and personal circumstances. The bank is also aware of them, and I am prepared to accept that they affect Miss M's behaviour. I can also understand why she found the bank's handling of the fraud claim frustrating. However, the bank also has obligations to protect its staff from abusive and aggressive behaviour and, in the circumstances, I don't believe its decision was unreasonable.

If a bank decides to close an account, it should give reasonable notice to its customer. What is reasonable will depend on the circumstances. Here, Barclays initially gave Miss M some three months' notice of its intention to close Miss M's account, but it then reduced that because of the way in which she dealt with its staff – both on the telephone and in branch – who were dealing with the fraud claim.

I have considered very carefully whether it was reasonable of the bank to reduce the notice period in the way it did but have concluded that it was. In saying that, I note that it had already felt the need to warn Miss M about her behaviour and that it appears that their relationship had already broken down.

### **My final decision**

For these reasons, my final decision is that I do not uphold Miss M's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss M to accept or reject my decision before 19 January 2026.

Mike Ingram

**Ombudsman**