

The complaint

Ms D complains that Barclays Bank UK PLC closed her account without any notice and that it won't tell her the reason for its decision.

What happened

Ms D held an account with Barclays. On 17 February 2025 it wrote to her to say that it had closed the account and that she would therefore need to make alternative banking arrangements. If the account was in credit (which it was), Ms D would need to attend a branch with identification documents to collect the funds.

In July 2025 Ms D complained to Barclays about what had happened. As well as saying the account should not have been closed, she complained that the bank had not given reasons for the closure and that she had been embarrassed and inconvenienced by the need to attend a branch to collect cash and that she had lost income as a result.

Barclays said that it had acted within the terms and conditions of the account, which allowed for account closure and did not require it to provide reasons.

Ms D referred the matter to this service, where one of our investigators considered what had happened. He did not recommend that the account be upheld. Ms D did not accept the investigator's assessment 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.

In making its submissions, Barclays asked that some of the evidence and arguments which it submitted be kept confidential and not be disclosed to Mr E. This service can accept evidence in confidence where it considers it appropriate to do so (DISP3.5.9(2)R). Having considered carefully the nature of the evidence in this case, I am satisfied that it is appropriate to accept some of it in confidence.

It is generally for banks to decide whether to provide, or to continue to provide, account services to any particular customer. They can exercise their commercial discretion in such matters and, as long as that discretion is exercised legitimately, this service won't usually intervene. I have considered that issue here and am satisfied that Barclays' decision to close Ms D's account was a legitimate one. The bank did not have to tell Ms D exactly why it had decided to close her account.

Banks should however give reasonable notice before closing an account. What is reasonable depends on the circumstances, and in some cases immediate closure may be appropriate. In this case, I agree with the investigator that it was reasonable of the bank to close Ms D's account with immediate effect, in line with the account terms.

I acknowledge that the closure of the account may have caused Ms D some inconvenience, and that having to attend a branch to collect cash may have been inconvenient and embarrassing. But, since the bank acted fairly in closing the account in the way it did, I cannot properly make an award in Ms D's favour.

My final decision

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms D to accept or reject my decision before 9 March 2026.

Mike Ingram
Ombudsman