

The complaint

Miss C complains that Barclays Bank UK PLC (Barclays) closed her account and won't tell her the reason for its decision.

What happened

The detailed background to this complaint is well known to both parties. So, I'll only provide a brief overview of some of the key events here.

Barclays wrote to Miss C in April 2025, to explain it would be closing her account with 62 days' notice.

Miss C complained about the matter in May 2025. Barclays issued its final response in June 2025 and in short, it said that following a review of Miss C's accounts, Barclays had taken the decision to close them, and this had been done correctly. It added that the decision to close Miss C's accounts wouldn't be changed.

When Miss C subsequently asked our service to investigate her complaint, she explained she had been a customer of Barclays for many years and wanted her account to remain open.

One of our Investigators reviewed things and didn't uphold Miss C's complaint. In summary, they said:

- Barclays provided Miss C with two months' notice to close her account, in line with the account terms and conditions
- Barclays had shared commercially sensitive information with our service regarding its decision to close Miss C's account which couldn't be shared with Miss C
- Barclays had broad discretion to decide who it wanted as a customer. This didn't mean it could breach the law when taking the decision to close an account, but it did mean that Barclays could generally decide when it wanted to close customer accounts

Miss C disagreed. She considered that Barclays should've warned her if there were any payments it was uncomfortable with and asked for an Ombudsman's decision on the matter.

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 have decided not to uphold this complaint. I understand this will be disappointing for Miss C, so I'll explain why.

Barclays is entitled to end its relationship with a customer, as long as this is done fairly, doesn't breach law or regulations and is in line with the terms and conditions. Each bank has its own criteria and risk assessment for deciding whether to continue providing accounts.

The terms and conditions of the account that Miss C and Barclays had to comply with, say that it could close her accounts by giving her at least two months' notice, which Barclays provided to Miss C here.

Providing an account to a customer is a commercial decision that a bank is entitled to take. That's because it has the commercial freedom to decide who it wants as a customer. And unless there's a good reason to do so, this service won't usually say that a bank must keep a customer. But they shouldn't close an account without proper reason, for instance of unfair bias or unlawful discrimination and they must treat customers fairly.

I'm aware Miss C would like a detailed explanation as to why Barclays closed her account. But Barclays isn't under any obligation to provide this. I would add too that our rules allow us to receive evidence in confidence. We may treat evidence from regulated businesses as confidential for a number of reasons – for example, if it contains security information, or commercially sensitive information. Some of the information Barclays has provided is information I consider should be kept confidential.

I appreciate the matter has caused Miss C considerable upset and I recognise this will not be the outcome Miss C was hoping for, and she will be disappointed with the decision I've reached. But I hope my decision provides some clarity around why I won't be asking Barclays to take any further action.

My final decision

For the reasons above, I have decided to not uphold this complaint.

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

Khadijah Nakhuda
Ombudsman