

The complaint

A company that I will refer to as B, complains that Barclays Bank UK PLC unfairly closed its account and took too long to release its closing balance.

Mr B, a director of, brings the complaint on behalf of B.

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.

B had a business account with Barclays.

In July 2023, Barclays formally warned Mr B about his behaviour. He was advised if he continued to speak to staff in the manner he did, Barclays would strongly consider closing his business account.

Mr B continued to speak to Barclays telephony staff in an aggressive, abusive and inappropriate manner. This behaviour would also take place in branch where other customers were present. So, on 24 February 2025, Barclays issued a Pre-Warning Notice to Close letter. This letter gave Mr B notice that Barclays intended to close B's accounts in June 2025. However, Barclays reviewed this again and issued a follow up notice in March 2025, advising the account would close sooner, on 3 April 2025. Barclays closed B's account on 11 April 2025. The balance of the account was removed the day before on 10 April 2025, in preparation to send a cheque to B.

Barclays sent Mr B a cheque on 11 April 2025 for B's closing balance. Mr B said he didn't receive the cheque and after contacting Barclays a cheque was reissued on 1 May 2025. Mr B contacted Barclays again chasing B's account balance. He explained he hadn't received any cheques and needed access to B's funds. Following this Barclays cancelled the second cheque and arranged for the balance to be transferred on 12 May 2025.

Mr B complained to Barclays. He said he wasn't abusive towards Barclays staff. And it was unfair for the bank to close B's account without providing proper notice. Mr B said because of Barclays closing B's account so quickly and taking as long as it did to release B's funds his business was put into difficulties, and he had to try and find another bank account in a short space of time.

In response, Barclays apologised for any inconvenience Mr B was caused by the closure of B's account and time taken to release B's closing balance. But it said it hadn't done anything wrong and had closed the account in line with the terms and conditions. Barclays also said it hadn't caused any delays in releasing B's funds and followed its processes.

Mr B remained unhappy and brought B's complaint to us where one of our investigators looked into what had happened. The investigator didn't uphold B's complaint.

Mr B disagreed. He maintained Barclays did not give reasonable notice; did not send any cheques and it took over two months to receive B's account balance. Mr B added that he accepted that Barclays don't have to offer him an account. But said they do need to provide a reasonable period to make different arrangements - a business must be able to bank in that period for its survival. Mr B also says that he wasn't rude to Barclays staff.

As no agreement could be reached the matter came 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.

I think it's important to firstly explain I've read and taken into account all of the information provided by both parties, in reaching my decision. I say this as I'm aware I've summarised B's complaint in less detail than they have. If I've not reflected something that's been said it's not because I didn't see it, it's because I didn't deem it relevant to the crux of the complaint. This isn't intended as a discourtesy to either party, but merely to reflect my informal role in deciding what a fair and reasonable outcome is. This also means I don't think it's necessary to get an answer, or provide my own answer, to every question raised unless I think it's relevant to the crux of the complaint.

So, I've gone ahead and considered things using my fair and reasonable remit. I'm required to take into account the law, rules and regulations, codes of practice – but ultimately I decide matters based on what I think is fair and reasonable.

Have Barclays fairly closed B's account

Mr B says he wasn't abusive or threatening when he spoke to Barclays. Barclays say he did abuse them which is why they've closed B's account down and they've pointed to the terms and conditions of the account. Barclays has also provided recordings of phone calls Mr B had with its staff to support what it said about Mr B's behaviour.

Barclays gave Mr B seven days' notice of closing B's account, despite saying he'd been abusive and threatening. If I think Barclays have reasonably decided Mr B was abusive, then Barclays have acted more than fairly – as they've given him notice when they weren't required to. If I think Barclays have unfairly decided Mr B was abusive, then Barclays haven't acted fairly – as the terms go on to say they'll give 90 days' notice if no other reasons apply.

The terms and conditions say: 'We may also end this agreement immediately or on less notice (and stop providing services and close your account) if we reasonably believe you behave in a threatening or abusive manner to our staff'.

On 24 February 2025, Barclays wrote to Mr B and said they don't tolerate abusive, threatening, or inappropriate behaviour – so they were closing B's account. They said Mr B had continued to be threatening and abusive both in branch and on the phone despite being previously warned about his behaviour in July 2023.

Mr B has said that he wasn't abusive towards Barclays and in his submissions he has said it was Barclays staff who were rude, unhelpful and hung up on him when he called to find out what was happening with his account. But I've also taken on board what Barclays has said and the evidence it has provided, which includes two recordings of phone calls Mr B had with Barclays on 7 October 2024 and 10 April 2025.

I've listened to these calls, and I'm satisfied that Mr B was rude, aggressive, and threatening towards Barclays's telephony agents during the calls. As such, I feel it's likely that Mr B was rude and abusive to Barclays branch staff.

I accept that the call in April 2025 took place after Barclays had taken the decision to close B's account. But I am satisfied that this recent example adds credence to Barclays testimony of how Mr B behaved previously, which resulted in an abusive customer not being added to Mr B's file and Mr B warned about his behaviour.

I appreciate the closure of B's account came as a shock to Mr B and caused B inconvenience. However, Barclays has a responsibility to look after and support its staff, and I think its actions here – the decision to end its banking relationship with B - is reasonable and in keeping with its policy to protect their staff. Based on all the evidence I'm satisfied that Barclays staff members felt Mr B's behaviour had been inappropriate.

Having listened to the available calls, I agree with Barclays that it's not reasonable for their staff to have to put up with the extremely abusive and threatening behaviour Mr B used in his calls. Barclays is under a duty of care to its staff to take these concerns seriously. Therefore, Barclays decision to exercise their right to close B's account with short notice, as per the terms and conditions because of Mr B's abusive behaviour was legitimate, reasonable and not unfair.

Mr B has also said he never received the cheques Barclays sent to him on 1 April 2025 and 1 May 2025. I've seen a copies of the letters, which are correctly addressed. And Barclays has provided evidence to show that it dispatched the letters to Mr B. Mr B hasn't said he was having any problems with his post at the time, and given Mr B's abusive behaviour I don't think it was unreasonable for Barclays to decide to issue Mr B with cheques to ensure B's money was returned to Mr B.

Mr B told Barclays that he hadn't received either of the cheques they sent to him. Following this Barclays agreed to transfer B's funds. Mr B says the process took too long and he waited nearly two months for B's money to be returned. I've looked at the timeline and what Barclays were doing to get B's money back to Mr B. Having done so I am satisfied that Barclays didn't cause any unnecessary delays in releasing B's funds. I can see that once Mr B alerted Barclays that he hadn't received the cheques Barclays made alternative arrangements to release the funds. So, I don't think Barclays need to do anymore in relation to this issue

All of which means that I won't be upholding B's complaint or instructing Barclays to take any further or alternative action here. I realise this won't be the outcome Mr B was wanting, but I trust that he'll understand, given what I've explained, why I've made the decision I have.

My final decision

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

Under the rules of the Financial Ombudsman Service, I'm required to ask B to accept or reject my decision before 15 April 2026.

Sharon Kerrison
Ombudsman