

The complaint

Ms P complains that Barclays Bank UK PLC trading as Barclaycard closed her account without providing a reason.

What happened

Ms P held a credit card with Barclays. On 17 October 2025 she received a letter advising her that her account would be closed on 17 December 2025. The letter didn't give a reason for the closure.

Ms P emailed Barclays to complain. Barclays tried to contact Ms P twice by telephone, but she was unable to take the call as she was working. Ms P was unable to call Barclays back as it hadn't left a direct contact number.

Barclays issued a response on 3 November 2025. It said it hadn't made an error in the decision to close the account was unable to provide further detail about the decision.

Ms P remained unhappy and brought her complaint to this service. She 's unhappy about the timing of the closure of her account as she needed the card to purchase Christmas gifts for her family. Ms P said she'd never missed a payment on the card and had an excellent credit score.

Our investigator didn't uphold the complaint. They said that the terms and conditions of the account allowed Barclays to close the account at any time without needing to give a specific reason.

Ms P didn't agree. She said she hadn't breached any of the terms and conditions of the account and she thought there had been a system error.

Because Ms P didn't agree I've been asked to review the complaint.

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 know it will disappoint Ms P, but I agree with the investigator's opinion. I'll explain why.

I've reviewed the letter dated 17 October 2025. This explains that, following an internal review, Barclays has decided to close the account on 17 December 2025.

I've also reviewed the terms and conditions of the account. These state that Barclays can terminate the agreement and close the account at any time, without being obliged to provide a specific reason.

In circumstances where a lender decides to close an account, this service would expect to see that the consumer has been given reasonable notice of the closure. In this case, Barclays provided two months' notice to Ms P which I'm satisfied was reasonable.

Ms P has said that she doesn't think the decision to close her account was fair because she hadn't breached the terms and conditions of the agreement. The terms and conditions of the account allow Barclays to close the account for any reason. There's no requirement to show that the agreement has been breached and for the avoidance of doubt, it's not Barclays case that Ms P committed any breach.

Barclays isn't obliged to disclose the specific reason for its decision to close the account. This service can't require a bank to provide the specific reason as it's considered to be business sensitive information. What we can do is look at whether the decision to close the account was fair.

In this case, I'm satisfied that Barclays has acted in line with the terms and conditions and that it gave reasonable notice of the closure to Ms P. I'm unable to say that Barclays has made an error or treated Ms P unfair.

For the reasons I've given I'm unable to uphold the complaint.

My final decision

My final decision is that I'm unable to uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask X to accept or reject my decision before 26 February 2026.

Emma Davy
Ombudsman