

## **The complaint**

Mr A complains that Barclays Bank UK PLC (Barclays) downgraded his bank account.

## **What happened**

Mr A had a Barclays Premier bank account for a number of years. However, following notice, Barclays downgraded Mr A's Premier account to their standard bank account. This was because Barclays said Mr A didn't meet the current eligibility criteria for the Premier account.

Mr A complained to Barclays about their downgrade decision, he didn't think this was fair because he'd held the account for a number of years, including in previous years when he said he also didn't meet the criteria.

Barclays responded to Mr A's complaint. They maintained the downgrade decision on the basis Mr A didn't meet the current Premier account eligibility criteria. They also said the account was opened more than 30 years ago so records from that time were limited, but in any event, whilst Mr A had held the account for a number of years, regardless of this, he didn't meet the current eligibility criteria. However, Barclays said Mr A could retain some of the benefits from his Premier account with his standard account, for an optional £5 monthly fee.

Mr A remained unhappy and approached the Financial Ombudsman Service.

One of our investigators looked into things but he didn't uphold the complaint. He said that Mr A didn't meet the current eligibility criteria for the Premier account, so he didn't think Barclays had acted unfairly by downgrading it, having given Mr A notice before doing so. He also reiterated that Mr A had the option to retain some of the benefits for a £5 monthly fee if he wished to do so.

The investigator also said that regardless of how long Mr A held the account for, or any previous eligibility requirements, he didn't meet the current eligibility, so it wasn't unreasonable for Barclays to downgrade his account.

Mr A didn't agree so the case was passed to me for a final decision.

## **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.

Whilst I appreciate it'll come as a disappointment to Mr A, I've reached the same outcome as our investigator.

I acknowledge Mr A has said that since taking out the Premier account around 1990, his recollection is that he's not met the eligibility criteria at all times since then, but he's still had the account. However, if Mr A has benefited from something he says he wasn't actually eligible for, then there hasn't been any detriment to him. Barclays has also advised that the

eligibility criteria has changed over the years, so at times may have been different to what it currently is. But regardless, my consideration here is whether Barclays has acted fairly and reasonably when downgrading Mr A's Premier account – and I think they have. I'll explain why below.

In order to qualify for Barclays Premier account (which is free), the following specific eligibility criteria need to be met:

*“Pay in a gross annual income of at least £75,000. The net equivalent income (after tax and deductions) you need to pay into your current account must be at least £3,330 each calendar month or £40,000 for the last 12 months*

Or

*Have a total balance of at least £100,000 in savings with us, eligible investments – or a mix of both”*

Mr A doesn't hold that level of savings with Barclays to be eligible for the Premier account. So, Mr A's eligibility for the Premier account is dependent on if he meets the first point above regarding credits into the account.

Since December 2024, credits to Mr A's account have been as follows:

<b>Month</b>	<b>Credit to the account</b>
November 2024	£1,857
December 2024	£6,560
January 2025	£4,428
February 2025	£1,924
March 2025	£6,120
April 2025	£1,951
May 2025	£1,297
June 2025	£1,800
July 2025	£1,288
August 2025	£1,152
September 2025	£3,018
October 2025	£880

Therefore, whilst Mr A met the credit to account requirement in December 2024, January and March 2025, he didn't in November 2024, February 2025 and the period between April and October 2025.

Barclays reviews whether customers are eligible for the Premier account on a monthly basis, based on the credits into the account (or savings if applicable).

In November 2024 Mr A didn't credit his account with sufficient funds to be eligible for the Premier account. Barclays wrote to him to let him know he was no longer eligible and changes would be made to the account. And when Mr A then paid in a sufficient amount the following month, Barclays wrote to Mr A and confirmed he was again eligible for the Premier account.

This happened again in February 2025 when the account wasn't sufficiently credited, Barclays wrote to Mr A to notify him of this, gave a date when the account would be downgraded, and explained the eligibility requirements, along with giving a deadline when this would need to be met by in order to remain eligible and not be downgraded. When Mr A then credited his account with a sufficient amount to remain eligible, Barclays wrote to him to say he was again eligible, and the account changes wouldn't take effect.

However, from April 2025 onwards, sufficient credits weren't applied to remain eligible for the Premier account. Barclays wrote to Mr A to outline this, again explaining what the eligibility criteria was, and the date when this would need to be met in order to avoid the account downgrade. Barclays sent follow up letters outlining the same, each month, up to the point the account was ultimately downgraded in November 2025.

Whilst I recognise Mr A would like to keep the Premier account, he isn't eligible for this as he doesn't meet Barclays eligibility criteria. And Barclays is able to change Mr A's account, in line with their terms, if eligibility isn't met. And as Barclays communicated this in advance of the downgrade happening, and explained what the criteria was, and how the downgrade could be avoided, I don't think Barclays has acted unfairly by downgrading the account when Mr A continued to no longer meet the eligibility criteria.

Whilst I note Mr A has said that Barclays has changed his account to one which now incurs a £5 monthly fee, whereas the Premier account was free, that isn't actually the case. Instead, the standard account Mr A has been downgraded to is free. But Mr A is able to pay an optional £5 monthly fee to retain *some* of the benefits he had with his Premier account, including access to a TV streaming service (which would otherwise cost £9.99 per month), and preferential interest rate savings accounts. It is for Mr A to decide whether he wants these, optional, enhanced benefits attached to his standard account for the £5 monthly fee, and this isn't compulsory.

As Mr A doesn't meet Barclays Premier account eligibility criteria, I don't think they've acted unfairly by downgrading his account and I won't be directing them to do anything further.

### **My final decision**

It's my final decision that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 16 February 2026.

Callum Milne  
**Ombudsman**