

## **The complaint**

Mr G complains Barclays Bank UK PLC (“Barclays”) blocked and closed his accounts without notice nor explanation. Mr G is also unhappy that Barclays’ staff were unprofessional and rude to him, and that the review was delayed.

Mr G says Barclays’ actions caused him significant financial difficulty, distress and inconvenience.

## **What happened**

The details of this complaint are well known by both parties, so I won’t repeat them again here. Instead, I’ll focus on giving my reasons for my 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.

Having done so, I have decided not to uphold this complaint. I’ll explain why:

- Banks in the UK, like Barclays, are strictly regulated and must take certain actions in order to meet their legal and regulatory obligations. They are also required to carry out ongoing monitoring of an existing business relationship. That sometimes means Barclays needs to restrict, or in some cases go as far as closing, customers’ accounts. Barclays has explained why it placed Mr G’s accounts under review and blocked it. Based on this, and supporting evidence, I am satisfied Barclays acted in line with its obligations
- Mr G says Barclays’ review was unfairly delayed. Having looked at the nature of Barclays’ review and the service levels it told Mr G Barclays would act in line with, I’m satisfied there were no undue delays
- Barclays is entitled to close an account just as a customer may close an account with it. But before Barclays closes an account, it must do so in a way, which complies with the terms and conditions of the account. The terms and conditions of the account, which Barclays and Mr G had to comply with, say that it could close the account by giving him at least two months’ notice. And in certain circumstances it can close an account immediately or with less notice
- Barclays closed Mr G’s accounts with immediate effect. Barclays has given me an explanation and supporting information for why it acted in this way. Having carefully considered this, I am satisfied Barclays acted in line with its terms and condition in doing so. I note Mr G would like a detailed explanation, but Barclays is under no obligation to do so
- I would add too that our rules allow us to receive evidence in confidence. We may treat evidence from banks 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

- Mr G says he had unpaid direct debits, but Barclays confirmed the last direct debit left the account in October 2025, and the next one was not due until November 2025 based on the account history
- Mr G says Barclays could not have closed his accounts as the current account was a Basic Bank Account. But Mr G had other bank accounts that met the definition of credit institutions as per the Payment Account Regulations, so Barclays did nothing wrong in closing this account
- Mr G is worried Barclays applied adverse information against him. But from the information I've seen, I'm satisfied Barclays didn't do so including applying any external fraud markers
- Mr G is unhappy that he was told to borrow money from friends, family and his neighbours and Barclays' staff member laughed at him. He is also unhappy that he was more mistreated by Barclays' telephony staff. I have listened to the call recordings Barclays have given to me. I do not think any of the staff members treated Mr G unprofessionally or inappropriately. The suggestion to seek financial help from friends, family and neighbours was given because Mr G said he didn't have access to any funds whilst his account remained blocked. I don't think this was inappropriate but said to try and support Mr G. I note Mr G hasn't provided statements for all his bank accounts to show he didn't have any other funds. But that isn't materially important here given he wasn't maltreated
- I note Mr G says a Barclays' staff member laughed inappropriately when Mr G said they don't work for a pound store. I can see why Mr G may have taken offence to this, but I'm persuaded this wasn't done to ridicule or undermine Mr G – but more a natural response to a comment such as the one Mr G made
- In reaching my decision, I note Mr G says he was vulnerable due to being in an IVA (Individual Voluntary Arrangement). However, I don't think Barclays acted unfairly despite Mr G's circumstance here when blocking and closing his accounts for the reasons I've already given
- As I don't think Barclays did anything wrong, I see no basis to make an award of compensation for the financial difficulty, distress and inconvenience Mr G has explained he suffered. That doesn't mean I undervalue anything Mr G has said, as I appreciate having your bank accounts restricted and closed can have a significant detrimental impact. But Barclays' actions were in line with its obligations and terms of account

### **My final decision**

For the reasons above, I have decided not to uphold Mr G's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 10 April 2026.

Ketan Nagla  
**Ombudsman**

