

## **The complaint**

Mr R is unhappy Barclays Bank UK PLC (Barclays) closed his account.

## **What happened**

Barclays wrote to Mr R on 10 December 2025 informing him they had taken the decision to close his account in 90 days' time.

Barclays have explained that following an incident in branch where Mr R was abusive towards staff members, they wrote to him in November 2025 issuing a warning about his behaviour. This letter explained that if there were any further incidents of threatening, abusive or inappropriate behaviour they may restrict or close Mr R's accounts.

Barclays says in December 2025 Mr R attended a different branch and was again abusive towards staff members, so the decision was taken to close his account.

Mr R switched his account elsewhere during the notice period and his account was closed.

Mr R denies attending branch and being rude or abusive towards staff members, saying that Barclays have closed his account by mistake. He wants Barclays to allow him to have an account with them.

After Mr R complained, Barclays issued their final response reiterating their decision to close his account because of his behaviour towards staff members. They said they were entitled to do this under the terms and conditions of the account.

Mr R remained unhappy so referred his complaint to our service. Our investigator didn't uphold Mr R's complaint. She was satisfied based on Barclays' notes, staff statements and a call recording, that Mr R was more likely than not abusive to Barclays' staff in branch. As a result, the terms and conditions allowed for his account to be closed and so no error had been made by Barclays.

Mr R remained unhappy. He maintains he wasn't abusive. He says he can't remember what happened. He says he was at the cashier and because of the glass they couldn't hear him, but says he never shouted at the staff. He says he's been a Barclays customer for a long time and wants an account with them.

Because Mr R disagreed, the complaint has been passed 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.

The terms and conditions of Mr R's account state that Barclays can close an account immediately if a customer behaves in a threatening or abusive manner towards their staff.

I understand Mr R has said he wasn't threatening or abusive. I wasn't present in branch so I cannot say for certain what happened. But where the evidence is incomplete or contradictory I must base my decision on what I think is most likely to have happened. And having reviewed the evidence provided by both parties, I'm satisfied, on balance, its most likely Mr R's behaviour was inappropriate when in branch.

Barclays has provided Mr R's account notes which detail multiple incidents where he used profanities and abusive gestures, both on the phone and in branch. I've also taken into consideration statements from the staff involved in the branch incidents which describe what happened. I think it's relevant to note that the two incidents happened at different branches and involved different members of staff, so it seems less likely these would be fabricated or indeed a mistake as Mr R has suggested. I've considered Mr R's testimony too which initially stated he hadn't been to branch. However, following our investigators view, Mr R says he was in branch but didn't shout saying he couldn't be heard due to the cashier being behind glass. He says he can't remember what happened but as explained, I'm satisfied on balance based on the evidence detailed above, that the incidents occurred.

I'm pleased to see Barclays gave Mr R a warning after the first incident in November 2025. This seems reasonable in the circumstances and put Mr R on notice that his account may be closed if the behaviour happened again. It also gave him the chance to notify Barclays if there was any reason for his behaviour. When the second incident occurred the following month, I'm satisfied Barclays was entitled to close Mr R's account in line with the terms and conditions. These allowed Mr R's account to be closed immediately, but Barclays gave him 90 days' notice instead. This allowed him time to sort out his affairs and use the account switching service, which he did successfully before the notice period expired.

So, overall, I'm satisfied Barclays treated Mr R fairly in the circumstances and made no error in closing his account. As a result, I won't be asking Barclays to reopen the account or open a new one for Mr R.

### **My final decision**

My final decision is that I don't uphold Mr R's complaint against Barclays Bank UK PLC.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 12 May 2026.

Sarah Brimacombe  
**Ombudsman**