

## **complaint**

Mr R complains that Barclays Bank PLC told him it was going to close all his current and savings accounts, without explaining why or giving alternatives.

## **background**

Barclays gave Mr R two months notice that it was going to close several accounts he had. When he rang and complained it would give no reasons for that decision. Mr R says that, when he discussed the complaint with Barclays, it said it should have sent a letter giving him information about similar accounts with other banks. He thinks he should have £250 compensation for that failure.

Our adjudicator did not recommend that the complaint was upheld. She said that Barclays had been entitled to close the accounts, after giving him appropriate notice. It did not have to give reasons. She had listened to the call where Mr R said the list of other accounts had been mentioned, but heard no reference to that. Barclays said it did not have such a list. Barclays had paid £150 for failures in handling of his complaint. She thought that was fair and reasonable.

Mr R asked for the complaint to be reviewed by an ombudsman. He referred to the difficulties he had and time he had spent trying to move his accounts to another bank, before being able to make suitable arrangements. He also referred to adverts he had seen encouraging people to switch their accounts to Barclays and referring to its switching service. So he thought it did offer help to move to other banks. He still thought he should have £250 in compensation for the time, financial loss (with time off work) and the stress involved.

## **my findings**

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

However I agree with what the adjudicator said, for similar reasons. Barclays did not have to give reasons for closing the accounts, and was entitled to do that with the amount of notice it gave. I can see it was inconvenient for Mr R, but Barclays was not obliged to continue to offer banking services to Mr R.

Nor was Barclays obliged to help Mr R find suitable new accounts. That was something he needed to do for himself. I am slightly surprised Mr R found it so difficult, but in any event I cannot see that it would be fair or reasonable for me to expect Barclays to compensate him for that. It sounds as though Mr R has seen or heard Barclays advertising its bank switching service. But that is more about changing things such as direct debits once a new bank account has been chosen: not about finding a suitable one. Also the advertising will have been about the service for people moving *to* an account at Barclays, rather than those (like Mr R) moving *from* Barclays. I am satisfied that, as it said, Barclays would not have a list of the sort Mr R thinks was mentioned to him.

I hope Mr R is now settled with a new bank. But I can see no grounds for me to expect Barclays to pay Mr R the compensation he seeks,

**my final decision**

My decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 25 January 2016.

Hilary Bainbridge  
**ombudsman**