

complaint

Mr M complains that Barclays Bank Plc closed his account without an explanation. He would like it to be re-opened.

background

When Barclays wrote to Mr M giving him notice to close his account, he complained. He said he was entitled to an explanation. He also said it had acted unfairly in recording a CIFAS marker against him.

Barclays said it had followed correct procedures. Following a review of Mr M's account, the decision had been made to no longer provide him with banking facilities and the CIFAS marker was also correctly recorded.

Mr M then brought his complaint to this service where our adjudicator did not think she could ask Barclays to do anymore either.

Mr M asked for an ombudsman's decision.

my findings

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

I have to tell Mr M that broadly speaking, I agree with the adjudicator here and I have not seen anything to suggest that Barclays has acted unfairly.

This service does not, generally speaking, interfere with a bank's decision to close an account - provided it has done so fairly and in accordance with its own rules and regulations. And I can see that Barclays has done that here. There is no requirement for Mr M to be provided with an explanation for the closure.

With regards the CIFAS marker, Barclays recorded this following a review of Mr M's account. Again, having considered the information in its possession, I cannot see it has acted unfairly in doing so.

my final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 7 March 2017.

Shazia Ahmed
ombudsman