

complaint

Mr and Mrs K complain that Barclays Bank Plc unfairly closed their personal and business accounts and also registered information against them with a fraud prevention database.

background

Barclays wrote to Mr and Mrs K to tell them that it was unwilling to continue as their bankers, and had decided to close their accounts. It also withdrew a mortgage offer that it had made to Mr and Mrs K a week earlier through its mortgage arm.

Mr and Mrs K objected to the withdrawal of the accounts and mortgage offer, and Barclays told them that they no longer met its customer criteria. Mr and Mrs K subsequently discovered that Barclays had registered adverse information about them with a fraud prevention database.

Mr and Mrs K say that there was no reason for such a registration, and consider that the problem must stem from a mistaken credit to their account which was later removed. They say that Barclays' actions have caused them to be unable to get a new bank account, even though their credit rating at the time was good.

As matters could not be resolved, Mr and Mrs K brought their complaint to this service where it was investigated by an adjudicator. From the evidence, the adjudicator could not say that Barclays had acted wrongly in closing the accounts and registering the information. So she did not recommend that Mr and Mrs K's complaint should succeed. She also explained to Mr and Mrs K the steps open to them in relation to the fraud database.

Mr and Mrs K said they were having trouble getting a new bank account and wanted their complaint reviewed. Neither Mr and Mrs K nor Barclays had any further information or evidence to add.

my findings

I have considered all the available evidence and arguments to decide what is fair and reasonable in the circumstances of this complaint.

From the evidence, I am satisfied that the decision to close Mr and Mrs K's accounts and register the information with the fraud prevention database was not taken by Barclays as a result of a mistake on Mr and Mrs K's business account.

On a balance of probabilities, I consider that Barclays' actions in this case were not unfair.

As the adjudicator has explained to Mr and Mrs K, we are not able to provide them with the information they have asked for about third parties. Whilst I appreciate that this is frustrating for them, the adjudicator has explained the options available to them through the fraud prevention database.

my final decision

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

Jane Hingston
ombudsman