

complaint

Mr M complains that Barclays Bank PLC closed his account without notice, and recorded his details on the Credit Industry Fraud Avoidance System (CIFAS).

background

In 2014, Barclays closed Mr M's current account. It didn't give him any notice, but sent him a letter to explain that it would not be continuing as his banker.

Mr M later discovered that Barclays had recorded his details on the CIFAS register. This meant that he was unable to open an account elsewhere.

Mr M complained to Barclays in 2016. Barclays didn't uphold his complaint and would not re-open his account. But after speaking to Mr M it did agree to remove the markers from CIFAS.

Our adjudicator felt that Barclays had dealt with Mr M's complaint fairly. She said that Barclays had closed his M's account in line with its terms and conditions. It was entitled to do what it did, and it had written to Mr M to explain its decision. And, although she appreciated that Mr M had gone into two different branches but hadn't been told what had happened, this didn't change her opinion.

The adjudicator also didn't feel that Barclays had made an error in recording a marker on the CIFAS register.

Mr M has asked for his complaint to be reviewed by an ombudsman.

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 appreciate that Mr M is unhappy with the actions taken by Barclays. But, having reviewed the evidence, I'm afraid I can't uphold his complaint. This is for the same reasons as our adjudicator has already explained.

I'm satisfied that Barclays closed Mr M's account in line with its terms and conditions. It didn't need to give him notice. And I agree that, in the circumstances, it did not make an error by loading information to the CIFAS database.

As I have not found that Barclays made an error I don't find it reasonable to require it to do anything further.

my final decision

My decision is that I don't 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 5 September 2016.

Alison Cribbs
ombudsman