

## **The complaint**

Mr R complains that Barclays Bank UK PLC closed his account before it said it would and he couldn't access his money.

## **What happened**

Mr R says Barclays told him it was closing his account on 27 May 2024, but then made the decision to close it on 12 April 2024. He says he was unable to access a benefit payment as a result and has still not received the £200 payment Barclays offered him as an apology.

Barclays says the decision to close Mr R's account was correct, and the benefit payment was never received in the account. It says the remaining credit of £0.81 can be accessed in branch and confirmed its offer of £200 for the errors it made.

Mr R has now accepted the £200 was received into his stepmother's account, although she had sadly subsequently passed away. He added that his benefit payment was delayed by a week, and he had to borrow money to survive. Mr R also said the compensation was initially processed incorrectly which meant that was also delayed and the various issues affected his mental health.

Our investigator did not recommend the complaint should be upheld. She said Barclays had confirmed it shouldn't have closed the account early and that Mr R was given incorrect information about receiving his benefit payment. However, she found the £200 already paid by Barclays to be fair in the circumstances of the complaint.

Mr R responded to say, in summary, that Barclays did not respond sympathetically when he explained he couldn't get proof that compensation had been paid due to his stepmother's ill-health. He added that it cost him £30 to get to his nearest branch and that his mental health had been severely affected.

## **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.

Mr R received a letter dated 26 March 2024 which told him his account would be closed on 27 May 2024. I'm satisfied Barclays is entitled to do this, and two months' notice complies with the terms and conditions of Mr R's account.

However, Mr R was then told his account was closed on 12 April 2024. Although there are circumstances in which Barclays can do this, it has now accepted that this was an error.

Mr R was concerned that his benefit payment was due on 16 April 2024, but when he called Barclays, he was told the money could still be accessed in branch. This was incorrect and, in fact, the money bounced back to the Department of Work and Pensions and Mr R didn't receive it until 26 April 2024. He says that meant he had to borrow money in the meantime.

Barclays has acknowledged it made an error in closing the account and that the information it gave about the benefit payment was incorrect. It offered Mr R £200 for this, although there was a delay in processing the payment due to an oversight by the customer service agent.

I've also been made aware of the very difficult circumstances in which Mr R found himself at the time and I completely sympathise with the effect this had on him combined with the very sad loss of a family member.

I do not underestimate the impact of the account closure and subsequent delay in receiving the benefit payment on which Mr R was relying for his day-to-day expenses. I have considered the effect this would have had on him and the fact he then had to borrow money elsewhere due to the delay, however, I cannot conclude that Mr R suffered a financial detriment as a result of Barclays' actions.

But there is no doubt that these issues affected Mr R's mental health and caused him a great deal of anxiety, so I need to consider whether the £200 paid by Barclays for this is sufficient in the circumstances. Based on the level of compensation this service recommends for non-financial settlements, I have to conclude that the £200 is in line with our usual awards for the poor service Mr R received. So, I don't find Barclays needs to do anything further.

That said, I sympathise with the ongoing difficulties Mr R is experiencing and I understand this service has signposted him to organisations that may be helpful for him.

### **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 23 October 2024.

Amanda Williams  
**Ombudsman**