

## **The complaint**

Mr C is complaining about Barclays Bank UK PLC trading as Barclaycard about the way it corresponded with him about a closed account and because he had to write a letter to resolve things.

## **What happened**

Mr C had a credit card account with Barclaycard that was closed in September 2022. In June 2023, Barclaycard received a refund that needed to be credited to the account and contacted Mr C by email.

Mr C says he was unable to log into his account as he no longer had full account details and had to write a letter instead. Once Barclaycard received his letter the credit was processed and refunded to his account. As part of its process, Barclaycard also issued statements in June 2023 showing the account was in credit and July 2023 showing a zero balance.

Our investigator didn't recommend the complaint should be upheld. She felt the manner in which Barclaycard had contacted Mr C was reasonable. While she accepted it was inconvenient for Mr C to write to Barclays, she didn't feel this warranted compensation.

Mr C didn't accept the investigator's assessment. He asked why he should have had to contact Barclaycard instead of it just sending him a cheque.

The complaint has now been referred to me for review.

## **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.

Having done so, I've reached the same overall conclusions as the investigator, and for broadly the same reasons. If I haven't commented on any specific point, it's because I don't believe it's affected what I think is the right outcome. In considering this complaint I've had regard to the relevant law and regulations; any regulator's rules, guidance and standards, codes of practice, and what I consider was good industry practice at the time.

It's ultimately for Barclaycard to decide on its procedures for contacting customers in this situation and, after considering what happened in this case, I'm satisfied the steps it took were reasonable. I appreciate it would have been easier for Mr C if Barclaycard had simply sent him a cheque but I think there were legitimate reasons for not taking this approach. In particular, I'm conscious the account had been closed for some time and it couldn't be sure he still lived at the same address and would actually receive the money. Instead, asking him to make contact before issuing the refund allowed Barclaycard the opportunity to satisfy itself the money would be received by the right person.

Mr C chose to write to Barclaycard but there were other options available to him. He could have called and Barclaycard has confirmed it would have been able to identify him from his

personal details without him needing to provide full account details. Either way, I don't think the fact he spent time writing a letter to claim money refunded to his account warrants a compensation payment.

In summary, I'm satisfied Barclaycard acted reasonably by contacting Mr C in the way it did. It's confirmed the account is closed and that the refund has been paid. Further it's said it won't be issuing further statements or correspondence unless further refunds are received in the future. I'm satisfied this is a fair and reasonable outcome.

It's for these reasons that I'm not upholding Mr C's complaint.

### **My final decision**

For the reasons I've explained, I'm not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 15 April 2024.

James Biles  
**Ombudsman**