

The complaint

Mr C complains that Barclays Bank UK PLC trading as Barclaycard blocked his card whilst he was abroad, leaving him unable to book a return flight.

What happened

Mr C holds a credit card account with Barclaycard. He contacted Barclaycard to let them know that he would be travelling to Thailand so that he didn't have any issues using the card abroad.

Whilst abroad, Mr C tried to use the card to book his flight home but found that it had been blocked. He tried to contact Barclaycard using the live chat service, but they were unable to resolve the issue and advised Mr C to contact the fraud team.

Mr C tried to contact the fraud team but the call got disconnected.

Ultimately Mr C asked a friend to help him book his flight. On his return home, Mr C contacted Barclaycard to have the card unblocked and raised a complaint.

Barclaycard didn't uphold the complaint. In its final response, it said it had a fraud prevention system in place stopped a transaction from being authorised until it was confirmed by Mr C. Barclaycard said it wasn't possible to prevent the fraud detection system from operating even by advising of plans to travel. Barclaycard apologised for the issues that Mr C had experienced when trying to book his flight home. It said the fraud detection team had attempted to contact Mr C on a number of occasions from 24 October 2023 to 26 October 2023 but each attempt was unsuccessful. Barclaycard said it understood that Mr C had experienced problems using his phone whilst abroad and said it had credited his bank account with £50 so he could accept its calls.

Mr C remained unhappy and brought his complaint to this service.

Our investigator upheld the complaint. She said that although Barclaycard hadn't acted unfairly by blocking the card as part of its fraud prevention measures, she thought that Barclaycard had caused delays between 24 and 26 October 2023 and said it should pay compensation of £200 to Mr C for the trouble and upset caused.

Barclaycard didn't agree. It said it had made reasonable attempts to contact Mr M whilst he was abroad. It said it was Mr M's responsibility to ensure that he was contactable when overseas. It said that as soon as successful contact was made with Mr M on 7 November 2023, the block on the card was removed.

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 M notified Barclaycard that he was travelling abroad in advance. He's told this service that he was advised to do this by the bank so that he wouldn't have any issues using the

card whilst he was away. So, I understand how frustrating it must have been for Mr M when he experienced problems using the card abroad. That said, the fact that Mr M notified Barclaycard of his travel plans doesn't mean that the banks fraud prevention systems don't continue to operate. The system is designed to protect customers from potentially fraudulent transactions at all times. Therefore, I can't say that Barclaycard did anything wrong or treated Mr M unfairly when it blocked the card due to transactions which were flagged by the fraud prevention system.

The card was blocked on 23 October 2023 and wasn't unblocked until 7 November 2023. This meant that Mr M was without the use of his card for a considerable time, whilst he was abroad. I've looked at what happened to see why things took so long to resolve.

I've reviewed the contact notes provided by Barclaycard. I've also reviewed a screenshot provided by Mr M showing the calls he made from his mobile to the Barclaycard fraud team.

Mr M first contacted Barclaycard by telephone on 24 October 2023 but unfortunately the call got disconnected. Barclaycard tried to call Mr M back soon afterwards, but Mr M didn't answer his phone. Mr M tried to call the fraud team again later that day, but he was asked to wait for the fraud team to call him. Call backs were attempted by Barclaycard, but these weren't successful.

It isn't clear why Mr M wasn't able to speak to the fraud team when his own call was connected. This service asked Barclaycard why Mr M was advised to wait for a call back. Barclaycard replied and said that the call had to be between our fraud team and Mr M to verify that the account hadn't been compromised. I don't think this explanation is sufficient, because Mr M could've answered security questions to identify himself. I think there was unnecessary delay on 24 October 2023.

I can see that a note was added later in the day on 24 October stating that if Mr M called, he should be asked to confirm his contact number and be put through to the fraud team. As I've said above, it isn't clear why Mr M couldn't be put through to the fraud team when he called earlier that day.

I can see that on 25 October 2023, Barclaycard applied £50 to Mr M's bank account to allow him to top up his phone credit. I think it was reasonable to do this, as Mr M was repeatedly trying to contact the fraud team from abroad.

It isn't clear why the payments took so long to authorise. The block remained in place for a long time and Mr M had to find an alternative method to pay for his flight home, which I don't doubt caused him trouble and upset.

Taking everything into account, and whilst I don't think it was unreasonable for Barclaycard to block the card, I think Barclaycard caused delay by not putting Mr M through to the fraud team when his call connected on 24 October. I don't think it was necessary – or reasonable – to ask Mr M to wait for a call back. This caused delay, and caused additional distress and inconvenience to Mr M. Because of this, I agree with the investigator that Barclaycard should pay compensation of £200 to Mr M.

Putting things right

To put things right Barclays Bank UK PLC trading as Barclaycard must pay compensation of £200 to Mr M.

My final decision

My final decision is that I uphold the complaint. Barclays Bank UK PLC trading as Barclaycard must pay compensation of £200 to Mr M.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 5 June 2024.

Emma Davy
Ombudsman