

## **The complaint**

Mr M says Barclays Bank UK PLC, trading as Barclaycard, mis-handled the administration of his credit card account.

## **What happened**

Briefly, Mr M said Barclays made several errors on his account from the time he opened it in January 2023. These problems included, but weren't limited to, long wait times to speak to someone on the phone, being unable to withdraw cash and access his statements using the app, and Barclays using his initial rather than his first name in sending him post.

Unhappy with Barclays' responses to the issues he'd raised, and what he felt to be a lack of resolution, Mr M brought his complaint to this service.

Two investigators looked into the complaint but didn't recommend that it should be upheld. More recently, the investigator recognised that Barclays could have handled some issues better than it did. But they didn't think its actions warranted any compensation.

Mr M didn't agree with the investigator's findings, saying he'd been 'extremely affected' by the errors made and the lack of satisfactory response from Barclays. The complaint was passed to me to review afresh.

I issued a provisional decision upholding the complaint in part and inviting the parties to respond with further comments or information. In essence, I felt Barclays could have dealt with some matters better than it had. I recommended that it should pay Mr M £150 as compensation for the distress and inconvenience it had caused him as a result.

Both parties confirmed their acceptance of my provisional decision.

## **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.

I've thought very carefully about all the issues Mr M's raised regarding the actions of Barclays and their alleged impact on him. In line with this service being quick and informal, I won't address them all in setting out my decision. Rather I've focussed instead on the key issues that I believe go to the heart of the complaint.

Having done so, and given the parties accepted my provisional decision, I maintain my decision to uphold this complaint in part. I'll explain why.

It's clear that Mr M's unhappy with the overall level of service he's been provided with by Barclays. For instance, it seems Mr M had trouble on occasion logging into the account. He had to wait around 45 minutes to speak to someone about using a balance transfer. His account was blocked for a time meaning he couldn't withdraw cash on a particular day. And Mr M was unable to view statements in the Barclays app. When he raised this last issue with

Barclays it failed to give him an adequate response.

I understand that these issues have proved frustrating and disappointing for Mr M to have encountered. That said, many of them didn't persist for long and were resolved relatively quickly. For example, while Mr M couldn't log into the account on two occasions in January 2023, he was able to log in several other times that day. Barclays blocked Mr M's account for a time to protect against fraud, which is why he couldn't withdraw cash on the day in question. I don't consider that Barclays did anything wrong in taking such precautions.

Regarding Mr M's point about how Barclays addressed post sent to him, I can understand his concern about the potential for a data protection breach if he lives with others that share his first initial and last name. But I haven't seen anything to show Barclays' actions did in fact result in a breach or that Mr M has otherwise lost out because of this.

That said, Barclays should have done better in dealing with Mr M's point about not being able to view statements in the app. Clearly, he felt ignored – albeit I gather he was still able to access his statements via other means.

It's not reasonable to expect that services will be provided without fault each and every time a consumer interacts with a financial business. On occasion, these dealings will unfortunately prove to be disappointing. On other occasions, a business' failings may prove to be more than merely disappointing and will result in material loss – whether financial or non-financial, or perhaps both. The latter is where compensation will start to become due.

In this instance, I'm persuaded that Barclays has caused Mr M loss to the extent that it would be fair to make an award of compensation for distress and inconvenience as a result. I still think this is fair taking all the circumstances – and the responses to my provisional decision – into account.

### **Putting things right**

Barclays should pay Mr M £150 as compensation for the impact of the distress and inconvenience it's put him to.

### **My final decision**

For the reasons given, I uphold this complaint in part. I require Barclays Bank UK PLC to put things right for Mr M as explained above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 16 May 2024.

Nimish Patel  
**Ombudsman**