

## **The complaint**

Ms W complains about the handling of an interest free period on her credit card account with Barclays Bank UK PLC, trading as Barclaycard, and its poor customer service.

## **What happened**

Ms W phoned Barclaycard in April 2024 about some issues that she was having with her credit card account and it agreed to give her a three month interest free period. She then received an e-mail from Barclaycard and when she phoned it about that e-mail it said that it had no record on an interest free period. She went to a Barclays Bank branch and it was confirmed that she didn't have an interest free period. She says that she was told that she probably hadn't been speaking with someone from Barclaycard.

Ms W complained to Barclaycard and she was then contacted by it and was told that a three month interest free period had been agreed but hadn't been applied to her account. Ms W again complained to Barclaycard and it offered her £100 compensation. Ms W wasn't satisfied with that compensation so Barclaycard offered a further £25 compensation to Ms W and increased the interest free period to six months.

Ms W wasn't satisfied with its responses so she complained to this service. She says that she doesn't feel that the compensation that she's been given is a reasonable or fair amount for what she was put through and that she's also concerned about the standard of Barclaycard's complaints service.

Ms W's complaint was looked at by one of this service's investigators who, having considered everything, didn't think that it should be upheld. She said that whilst she understood the distress that the whole situation had caused Ms W, she thought that the total compensation, including the six month interest free period and £125, was fair in the circumstances. She also said that she didn't think that Barclaycard had made an error in sending Ms W's account statements to this service.

Mrs B didn't agree with the investigator's recommendation and asked for her complaint to be considered by an ombudsman. She has provided detailed responses to the investigator's recommendation in which she gives more information about her complaint and describes the circumstances that she was dealing with.

## **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.

There doesn't seem to be any doubt that Barclaycard agreed in April 2024 to give Ms W a three month interest free period on her credit card account. She was then told in a phone call with it and during a visit to a Barclays Bank branch that there was no record of Barclaycard agreeing to a three month interest free period.

Ms W has described in detail the distress and inconvenience that that caused her so she complained to Barclaycard. She was then told that a three month interest free period had been agreed but hadn't been applied to her account. Barclaycard wrote to Ms W and said that it was sorry for the error and the inconvenience and worry this caused and it confirmed that the suspension had now been applied to her account.

Ms W again complained to Barclaycard and it offered her £100 compensation. It wrote to her later that day and said that after looking into her additional complaint points carefully, it understood and agreed with the issues that she'd raised about its poor customer service. It apologised for that and credited £100 to her account and the following day it credited an additional £25 compensation to her account and increased the interest free period to six months. Ms W says that the additional three month interest free period was given unrelated to her complaint and the letter from Barclaycard said that it was as a gesture of goodwill and not part of her complaint resolution.

It's clear that Barclaycard has made errors in dealing with Ms W's account and that has clearly caused her distress and inconvenience. It has apologised for those errors and applied the three month interest free period to her account. It then credited her account with £100 compensation, which it then increased by another £25, and it extended the interest free period to six months as a gesture of goodwill. I consider that to have been a fair and reasonable response to its errors and the poor customer service that it provided to Ms W.

Ms W asked for the compensation to be increased to £350. I'm not persuaded that it would be fair or reasonable for me to require Barclaycard to take any further action in response to Ms W's complaint and I don't consider that an award of £350 compensation is justified in these circumstances.

Barclaycard provided copies of its final response letters, terms and conditions, system notes and Ms W's account statements to this service in response to Ms W's complaint. She says that it shouldn't have provided her account statements but I don't consider that it acted incorrectly in providing that evidence. And the most recent of those statements allowed me to confirm that the two credits had been applied to Ms W's account in April 2024.

**My final decision**

For these reasons, my decision is that I don't uphold Ms W's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms W to accept or reject my decision before 2 October 2024.

Jarrold Hastings  
**Ombudsman**