

The complaint

Mr M complains that Barclays Bank UK PLC trading as Barclaycard sent him paper statements despite him not requesting these. He's also unhappy that he's receiving correspondence from Barclaycard with only his initial on it. In addition, he's unhappy about the customer service he received when he contacted Barclaycard about these issues.

What happened

Mr M holds a credit card account with Barclaycard. He's unhappy that he's been receiving paper statements since the beginning of the year despite not asking for these. He says he was told by Barclays that the reason he was receiving paper statements was because his online account would be closing soon. Mr M says he is still able to access his online account with no issues.

Mr M is also unhappy that he's receiving communications from Barclays with just his initial on it. He says Barclays know his full name and have previously told him that this would be resolved but it hasn't.

Mr M contacted Barclays to discuss his complaints and was speaking to an agent but was inexplicably placed on hold and then transferred into the queue again. He's unhappy that he then had to explain everything again for a second time with a different agent.

In response to Mr M's complaint, Barclays issued a summary resolution communication rather than a final response.

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

Following the referral of the complaint to this service, Barclays told this service that it hadn't changed Mr M's statement preferences to online only even though it said it would. It said it had now changed the preferences and that it wanted to offer compensation of £50 for this, as well as a further £50 for the service issues experienced by Mr M when he called Barclays. Barclays also confirmed that it had updated Mr M's name for the purposes of correspondence.

Our investigator said that compensation of £50 for the ongoing issues with the paper statements was fair and reasonable. He also said that compensation of £50 was fair and reasonable for the issues in relation to Mr M's name on correspondence. The investigator looked into the issues which Mr M had experienced when calling Barclays and said the apology which had been offered was sufficient to resolve this aspect of the complaint.

Mr M didn't agree. He said he wanted the issue surrounding the paper statements revisited. He said he'd been told that his account was being closed around 20 months ago but said he still had access to his online account and there was therefore no need for paper statements. Mr M said that in addition to this, the paper statements weren't deactivated when Barclays said they would be, and it was time consuming for him to have had to raise this again. Mr M felt that there had been no explanation from Barclays for this error. In relation to the issues with his name on correspondence Mr M said it had taken months to resolve this and it was

only recently that he'd been told that the only way to resolve this was for him to write to Barclays to request a change. In relation to the service he'd received when he called Barclays, Mr M said he shouldn't have been put back in the queue and made to wait over 60 minutes to raise a couple of complaint points. Mr M did not feel that an apology was enough for what happened.

Because Mr M didn't agree I've been asked to review the complaint.

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 know it will disappoint Mr M, but I agree with the investigators opinion. I'll explain why.

I've read and considered the whole file, but I'll concentrate my comments on what I think is relevant. If I don't comment on any specific point its not because I've failed to take it on board and think about it but because I don't think I need to comment on it in order to reach what I think is the right outcome.

I've set out my comments on Mr M's complaint points below.

Paper statements

Mr M has said that he's never requested paper statements and he doesn't agree with the reasons given by Barclays as to why he is receiving them.

I can see that Mr M made a complaint previously regarding this which was the subject of a Final Decision by an Ombudsman in March 2024. That Ombudsman decided that it wasn't unreasonable for Barclays to send paper statements in the circumstances. I won't be commenting on that decision here, and I mention it only to make it clear that I'm unable to look into matters relating to paper statements and the reason for sending them which occurred prior to March 2024. So, I'll only be considering the period since then.

Barclays has acknowledged that it told Mr M in July 2024 when he called that his statements would be changed to online only. I've reviewed the telephone call and I agree that Mr M was advised that the statements would be changed to online only. Based on what I've seen, the change didn't take effect until August 2024. It isn't clear why there was a delay.

I appreciate that Mr M has been caused frustration and that he's had to spend time raising this issue with Barclays again. But he's also said that he's been able to access his online account throughout, so he's been able to view his statements this way as well.

Barclays has acknowledged that it didn't action the change to online statements when it should've done and has offered compensation of £50. On balance I think this is fair and reasonable and in line with what this service would award for an administrative error of this type.

Communications

Mr M has been receiving communications with only his first initial and surname on. He's explained to this service that this causes issues because there's another person living at his address with the same initial. Mr M says that he's raised this issue several times with Barclays and asked them to amend his name, but nothing has happened.

I've reviewed the available information and it appears that correspondence was being addressed to Mr M in the banks standard format. However, its always open to customers to request a different form of address and I'm satisfied that Mr M requested this on several occasions. I can see that Mr M was advised to write to Barclays when he called about this. And whilst the change has now been made, I appreciate that it's been a frustrating process for Mr M to reach this point.

Barclays has now taken action to address correspondence to Mr M in the way that he has requested. I've thought about whether the offer of £50 compensation is fair. On balance I'm satisfied that it's a reasonable amount for the frustration caused to Mr M by the delays and in line with what this service would award.

Telephone calls

I've listened to the call dated 13 July 2024. Mr M explained his complaint points to the agent and the agent advised Mr M that they were placing him on hold whilst they looked into things. When the call resumed, Mr M was asked to complete security again and was then placed on hold again and was ultimately placed back in the call queue.

It's clear that something went wrong with the call and the hold process. I can't be certain of exactly what caused this, but I think it's unlikely to be due to anything that Mr M did. That said, I haven't found any evidence to suggest that Barclays put Mr M back in the queue deliberately. Based on what I've seen, Mr M had to wait around 10 minutes in the queue before he was connected to an agent again. I appreciate that this must've been frustrating, but I don't think that 10 minutes is an excessive time to wait to be connected, particularly at weekends when call wait times tend to be longer as it's a busier time to call due to customers being at work during the week.

I'm aware that Mr M had to repeat his complaint points when he was connected as he was by then speaking to a different agent. I understand that this would've been frustrating and time consuming for Mr M. However, it was important that the agent established what the complaint was about and gathered the necessary information, so I'm unable to say that the agent did anything wrong here.

Barclays has already apologised for the issues which Mr M experienced on this call. On balance, I'm satisfied that the apology is sufficient for what happened.

I've also listened to the call dated 15 July 2024. This was a call made by Mr M to the complaint handler to address the complaint points which he'd raised in the call two days earlier. I understand that Mr M didn't agree with the outcome that the complaint handler was relating to him and its clear that the conversation was somewhat strained.

Whilst I recognise that Mr M was dissatisfied with the outcome of his complaint and the way it was communicated, I'm unable to comment on the customer service aspects of this call. This service isn't able to look into complaints about complaint handling because it isn't a regulated activity.

Taking everything into consideration, I'm satisfied that the offer of £100 compensation from Barclays is a fair and reasonable resolution to the complaint.

Putting things right

To put things right Barclays Bank UK PLC must pay total compensation of £100 to Mr M.

My final decision

My final decision is that I uphold the complaint. Barclays Bank UK PLC must pay total compensation of £100 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 13 January 2025.

Emma Davy
Ombudsman