

## **The complaint**

Mr M complains that Barclays Bank UK PLC unfairly registered a default on his credit file.

## **What happened**

Mr M says he moved home but accepts he didn't update Barclays with the new address. He says he was unaware that one of his Barclays Accounts was overdrawn and didn't receive the letters Barclays sent him about the debt. Mr M says he was unaware a default had been registered on his credit file and that Barclays could have contacted him by other means. He says he had an exemplary credit file and Barclays actions will cause him difficulties in re-mortgaging. Mr M says his wife was unwell and Barclays should consider that and the present difficult circumstances and remove the default.

Barclays says it's not made a mistake and sent Mr M a number of letters in 2019 and 2020 about the debt and the default. It says it has acted in line with account terms and conditions and is obliged to send default and regulatory letters by post rather than by other methods. It also says Mr M is responsible for updating it with a new address and could have seen the debt when accessing online banking. Barclays says it no longer offset's debts from money in other accounts.

Mr M brought his complaint to us, but our investigator didn't uphold it. The investigator thought Barclays acted in line with agreed account terms and conditions and it was Mr M's responsibility to update his address. The investigator didn't think in those circumstances Barclays had made a mistake.

Mr M doesn't accept that view and says Barclays ought to show compassion and take into account his account management for other accounts.

## **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 have come to the overall view that Barclays has dealt fairly with this complaint and hasn't made a mistake. I appreciate Mr M will be disappointed by my decision.

I have looked at Barclays records and I'm satisfied Mr M's account was overdrawn. I can see that Barclays wrote to Mr M about the debt on numerous occasions but without response. I appreciate Mr M had moved address, but I can't fairly hold Barclays responsible for that as Mr M accepts, he didn't tell it about that address change. So, I don't think Barclays made a mistake or acted unfairly by eventually registering a default on Mr M's credit file as I don't think the debt had been repaid.

I appreciate Mr M says Barclays could have tried to contact him by other means. But I'm satisfied that regulatory notices about defaults should be sent in this way and that Mr M was responsible for his account which includes the debt and making sure his address was

updated. I also think that if Mr M had used online banking, he could have seen that the account was overdrawn.

Overall, I appreciate Mr M had changed address and didn't receive his mail and was dealing with his wife's ill health. But I can't fairly conclude Barclays has made a mistake or acted unfairly by registering a default. For those reasons I can't fairly order Barclays to remove the default and it's not our role to order it show compassion as Mr M would like.

### **My final decision**

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 26 November 2020.

David Singh  
**Ombudsman**