

The complaint

Mr O complains his Barclays Bank UK PLC (Barclays) debit card doesn't work.

What happened

Mr O contacted Barclays because his card wasn't working in cash machines. Mr O says this has been going on for several years and across numerous cards.

Mr O visited a Barclays branch and the staff couldn't get the card to work in the cash machine either. Mr O was able to make a cash withdrawal at the counter.

Mr O complained to Barclays and it felt it had resolved the complaint. Mr O wasn't happy with this response, and Barclays sent two final responses and then ordered a new card.

Mr O has since said the new card works.

But Mr O wasn't happy with Barclays' response, so he brought his complaint to this service. An investigator looked into things and thought Mr O's complaint should be upheld.

The investigator thought Barclays could have handled Mr O's complaint a little better and ordered a new card sooner rather than closing the complaint. The investigator thought an apology letter from Barclays would be a fair outcome.

Mr O accepted this but Barclays sent an apology letter that wasn't accurate. Mr O then asked for an ombudsman to decide things.

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'd like to assure Mr O I've listened to the call he had with our investigator.

Mr O says his card hasn't worked in cash machines because it can't be read. Mr O took his card to a branch and the staff there agreed the card wasn't working as it should.

But, I can see Mr O was able to use his old card in shops, both contactless and using the terminal and I can see some cash machine withdrawals have been successful.

I understand Mr O's concerns, he's worried he'll want to buy something and may have the embarrassment of his card not working.

But it seems Mr O's card was working in shops, and he was able to access the money in his account. When Mr O visited the branch to test his card, he withdrew cash over the counter.

Mr O has said his new card started working a few months after it was sent. I've seen

statements to show Mr O's been able to use his new card for cash machine withdrawals.

Since Mr O was able to access his account, albeit not in the way he might find most convenient, I don't think Barclays has caused a loss to Mr O.

But, Barclays could have handled things better. Mr O feels Barclays didn't believe him when he told it his card wasn't working. I have no reason to doubt Mr O when he says his card didn't work, and it seems branch staff agreed too.

Ordering a new card would seem the simple solution to this, but it took some time for a new card to be ordered and following the closure of Mr O's complaint.

Putting things right

Since I don't think Mr O's been caused a loss, an apology letter seems a fair resolution to this complaint. And Mr O accepted this as a resolution to his complaint before Barclays made an error with the letter.

Although I can see the errors made in the original apology letter, I feel the sentiment is the same. And I can't see the errors in the original apology letter caused Mr O any detriment.

And, in any event, Barclays sent a second apology letter to Mr O.

My final decision

My final decision is I uphold Mr O's complaint. Barclays Bank UK PLC has already sent Mr O an apology letter, it doesn't need to do more to resolve this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr O to accept or reject my decision before 15 August 2022.

Chris Russ
Ombudsman