

The complaint

Mr W complains that Barclays Bank UK PLC trading as Barclaycard made it difficult for him to access his account online.

What happened

Mr W lost his username to access his Barclaycard account online. Mr W says he was able to reset this, but he was still unable to log into his account. He said he tried to ring Barclaycard about this, but he was still on hold after 25 minutes, so he tried to log into his account using his card details. Mr W said he was unable to log into his account this way.

Mr W says he tried to contact Barclaycard through mail and online chat, but he still had no access to his account online. Mr W says that when he tried to log in, a pop up window showed a message from Barclaycard which said *"Sorry, there's been a problem with our system. We're currently unable to log you in"*. Mr W has said he's had several phone calls, including one which lasted nearly two hours and nobody could resolve this issue.

Mr W made a complaint to Barclaycard. They did not uphold his complaint. Barclaycard said they had found no errors with their online services. Mr W brought his complaint to our service. He sent our investigator a timeline of what he said had happened, which included screenshots with the error messages.

Our investigator upheld Mr W's complaint. He said an issue had been that Barclaycard confirmed that their website had been sending access codes to an old telephone number due to Barclaycard's software system using a number from an old account that he's not used for the last 10 years.

Our investigator said that while Barclaycard have made efforts to investigate the issue for Mr W, he didn't feel that Mr W's experience or impact had been fully considered - as a customer of Barclaycard, Mr W had no online access to his account for almost a year. Which meant Mr W spent time and effort, causing him distress and inconvenience, to where he needed to keep a running log on everything he's experienced or attempted in his communications with Barclaycard.

Our investigator also said that the time elapsed in trying to resolve Mr W being able to log into his online account was beyond what's fair and reasonable to expect Mr W to be without access to his Barclaycard online account, and Mr W hadn't been reasonably compensated for the time and effort he'd put into resolving the issue. Our investigator felt it would be fair for Barclaycard to pay Mr W £200 for inconvenience and distress and to provide the technical support needed to establish and explain what's required to fix the issue for Mr W.

Mr W asked for an Ombudsman to review his complaint. He confirmed he was now able to log into his account, but the compensation our investigator suggested did not compensate him for the time he spent on the complaint. He said the minimum he would consider would be 35 hours at his hourly work wage of £39.00 per hour and a goodwill payment for the stress caused.

As my findings differed in some respects from our investigator's, I issued a provisional decision to give both parties the opportunity to consider things further. This is set out below:

"I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

I'm glad that Mr W is now able to log into his account. Unfortunately, the cause of him being unable to log into his account was undetected for a long period of time, which was due to an old mobile number on Barclaycard's systems, which then wouldn't allow Mr W to successfully log in to his account, no matter what was suggested by Barclaycard initially.

During this time, Mr W had been told incorrect information and he had spent a long period of time on the phone, amongst other channels, trying to rectify this issue to no avail, until the Barclaycard do not dispute the time Mr W has spent trying to get through to them and how long he's spent on the phone in total. And while it was during the pandemic and resources were stretched, the time that Mr W has been on the phone to Barclaycard does seem to be excessive, even when factoring in the circumstances in which he rang. This may have been more acceptable if the issue was able to be resolved when Mr W first brought the log in issues to Barclaycard's attention. But the issue wasn't resolved in a timely manner.

I've looked through the evidence Mr W has sent our service, including the various screenshots, emails and communications he's had with Barclaycard. Despite the multiple communications he had with Barclaycard, it was still a considerable time that the error came to light.

So I agree with our investigator that Mr W's experience and the impact of the issue hadn't been fully considered - as a customer of Barclaycard, Mr W had no online access to his account for almost a year. While Barclaycard made efforts to investigate the issue for Mr W, they rang him and left him voicemails, and they've sent communication to Mr W with a telephone number that Mr W could ring at a more convenient time for him, this was still a long time for the issues to be resolved.

So I've considered what would be a fair amount of compensation for Mr W in light of the issues he's had. Our investigator recommended – and Barclaycard agreed, that £200 compensation would be fair and reasonable. But I'm not persuaded that this recognises the impact the events had on Mr W and I'll explain why.

The issue did cause Mr W a lot of inconvenience. There were multiple hours spent on the phone and communicating with Barclaycard, without the cause of issue being identified until much later as I've already mentioned. It was implied that the issue was with Mr W's systems at one point as opposed to being because of an old mobile number Mr W used to own. So I'm persuaded this would have distressed Mr W.

I've considered how much compensation Mr W has asked for. He said he thought 35 hours at his hourly work wage of £39.00 per hour and a goodwill payment for the stress caused would be fair and reasonable. This would equate to £1,365 on the hourly wage alone.

It may help if I explain to Mr W that compensation is a discretionary remedy that we sometimes award if we feel that a business has acted wrongfully and therefore caused distress and inconvenience to their customer over and above that which naturally flows from the event. When we recommend compensation, it is often modest and within our established guidelines.

Our service also doesn't generally award compensation based on someone's hourly rate. We wouldn't usually value one person's time as worth more than another person's time.

Instead, we consider the overall impact an error had on someone.

So I'm satisfied that £300 compensation would be reasonable here. I know Mr W will be very disappointed with this level of compensation, but I'm satisfied that this recognises the impact of the aforementioned issues. While our investigator asked Barclaycard to provide technical support to Mr W, as the issue is now resolved, I won't require them to contact Mr W to provide technical support. But it follows that I intend to ask Barclaycard to put things right for Mr W."

I invited both parties to let me have any further submissions before I reached a final decision. Barclaycard accepted the provisional decision. Mr W accepted the provisional decision, but he also asked us to pass onto Barclaycard some comments he had about how they handled his complaint and the impact this had on him.

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 want to let Mr W know that I will ask our investigator to forward his comments onto Barclaycard. I must make him aware they are not obliged to respond to his comments, but they may be minded to use his comments to provide feedback to the relevant departments.

As neither party have provided me with any further information to consider, then my final decision and reasoning remains the same as in my provisional decision.

Putting things right

In my provisional decision I said I intend to ask Barclaycard to pay Mr W a total of £300 for distress and inconvenience. I'm still satisfied this is a fair outcome for the reasons given previously.

My final decision

I uphold this complaint. Barclays Bank UK PLC trading as Barclaycard should pay Mr W £300 for distress and inconvenience.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr W to accept or reject my decision before 6 July 2022.

Gregory Sloanes
Ombudsman