

The complaint

Mr W complains Barclays Bank UK PLC trading as Barclaycard provided poor customer service.

What happened

The details of this complaint are well known to both parties, so I won't repeat them again here. Instead, I'll focus on the reasons for my decision.

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.

Mr W has asked to speak to me. I'm satisfied I have enough information from our file to understand his evidence and arguments to decide the complaint fairly. That, combined with the need to ensure impartially, means I don't consider a call necessary or appropriate. I will also focus on the issues which are - in my opinion - relevant to reaching a fair outcome to this complaint. This isn't meant as a discourtesy. It reflects the informal nature of our service.

Mr W has a credit card account with Barclaycard. In late 2020 Mr W contacted Barclaycard to make changes to his account. Both parties accept things didn't go well from then onwards. There was confusion over Mr W's request and he was given incorrect information about what was happening, including him being led to believe there might have been fraudulent activity on the account and a balance transfer occurring. Mr W was led to believe a compensation payment would mean he didn't need to make a monthly repayment to his account. This turned out not to be the case which led to a missed repayment and the consequences that entailed. Mr W also made a data subject access request ("DSAR"). He was unhappy with a delay in receiving this and that call recordings were temporarily unavailable. And he was unhappy with issues obtaining a Covid-related payment deferral.

Barclaycard has issued several final response letters. Overall, it accepted it made mistakes, apologised and took steps to put things right, including:

- confirming there had been no fraudulent activity, and a balance transfer hadn't occurred;
- refunding a late repayment fee and amending Mr W's credit file to ensure the missed repayment didn't impact him;
- confirming a DSAR would be processed; and
- offering him £750 compensation, in total, in recognition of the distress and inconvenience he'd been caused.

Mr W remains dissatisfied and asks me to require Barclaycard to pay him significantly more compensation. I'm not persuaded I can fairly do that though. Dealing with businesses – and people more generally – isn't always smooth sailing. Here, while Barclaycard made mistakes, but they were of a customer service/administrative nature and were resolved quite quickly.

£750 is substantial compensation. And that, combined with the other steps Barclaycard took to put things right, mean I'm satisfied Barclaycard's mistakes didn't cause Mr W a financial loss and he has been offered fair compensation for the impact the matter had on him.

I'm aware Mr W remains dissatisfied with how his DSAR was handled. I accept it would have been disappointing for Mr W when there was a delay and call recordings were temporarily unavailable. But I'm satisfied this was a result of operational challenges brought about by the pandemic and I note he has received his full DSAR now. If Mr W wants to pursue this part of the complaint further the Information Commissioner's Office is the appropriate organisation to do so with.

Lastly, Mr W has suggested a staff member at Barclaycard acted fraudulently. I have seen no evidence of this. If Mr W remains of the opinion they did, he could contact the Police directly – this isn't something our service can facilitate for him.

My final decision

I uphold this complaint and require Barclays Bank UK PLC trading as Barclaycard to pay Mr W a further £150, as it has offered, to bring the total compensation to £750.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr W to accept or reject my decision before 22 July 2022.

James Langford
Ombudsman