

## **The complaint**

Mr H complains that Barclays Bank UK PLC trading as Barclaycard (Barclaycard) didn't send him a replacement credit card.

## **What happened**

Mr H travelled to Dubai for work in October 2018. Later, he was caught in Dubai because of the pandemic and the restrictions on travel. His credit card expired in September 2020. He was sent an Emergency Replacement Card (ERC) in December 2020. This led to his account, mobile and internet banking being blocked. A new, fully functioning replacement card was sent to his UK address in May 2021.

Mr H complained. He said he had called Barclaycard in October 2018 to ask what would happen if he needed to get a replacement card – and was told he could be sent one. As a result of what happened, from September 2020, he had no access to his credit card account for an extended period – this caused him a lot of stress and worry, and he said he had to call Barclaycard many times to try to sort things out. He said his calls costs were £800. He said that when the temporary ERC card was received, it only worked once.

Barclaycard apologised for the poor service Mr H had experienced and paid £200 compensation. They sent an ERC was sent to his Dubai address, but they couldn't see why it only worked once. They couldn't investigate that aspect further as the ERC had a limited time and had expired.

Mr H brought his complaint to us – as he wanted more compensation, including the reimbursement of his call costs. Our investigator thought that Barclaycard should increase the compensation by £100. He said that it was clear that Barclaycard's call handlers hadn't provided a good service to Mr H but equally, the pandemic had meant that they had had to reorganise how they handled calls from customers and there were therefore longer wait times. This was made worse by branches closing or having reduced hours – which meant more people called them. That said, he couldn't see why Mr H hadn't been issued with a temporary ERC before December 2020 – when his previous card expired in September 2020.

Mr H didn't agree. He said the compensation should be higher. Barclaycard agreed with our investigator's view. Mr H asked that an ombudsman look at his 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.

There's no doubt that Mr H received some poor service from Barclaycard - which both Barclaycard and our investigator acknowledge.

Barclaycard can't evidence Mr H's call with them in October 2018 – so we don't know what he was told then. But it's clear that Barclaycard should've been able to help him more effectively in September 2020 – when his card expired. Mr H says he called Barclaycard at that time to ask for a replacement card – but they can't evidence to us the call he made. I think this is because they had to reorganise how they were handling calls at that time because of the pandemic. But I accept that Mr H did call Barclaycard then.

It's not clear why nothing then happened until December 2020 – when Barclaycard agreed to send Mr H a temporary ERC card – but this was faulty and could only be used once. And – it had an added problem – which was that as part of their processes for issuing ERCs - Barclaycard blocked Mr H's account and stopped access to internet and mobile banking. This was because ERCs were for short term, emergency use only.

It's also unclear why Barclaycard couldn't send a fully functioning credit card to Mr H in Dubai – they've confirmed to us they could've done and it was possible as part of their processes. But they didn't. Barclaycard can't say why they didn't do that. Instead, the normal replacement card was sent to Mr H's UK address in May 2021 – when he returned to the UK.

I have no doubt the whole episode was frustrating, time consuming and stressful for Mr H. And so – what this comes down to is the appropriate amount of compensation to be paid. Barclaycard have paid £200, and our investigator says another £100 should be paid.

In considering this, I must consider the extent of inconvenience and costs to Mr H. Here, we asked Mr H for evidence of the call costs he incurred when calling Barclaycard. But unfortunately, he hasn't been able to provide these – as his Dubai mobile phone account was closed when he left. Unfortunately, it's not possible to consider an award for call costs if we don't know what they are.

And – we asked him also if he had an alternative credit card from another provider while was in Dubai. I asked this as I could see that there weren't any transactions on his Barclaycard account from July 2019 to September 2020 (when the card expired). Mr H didn't reply, and therefore I must assume that on the balance of probabilities, he was able to obtain, and use another credit card. And so – it seems to me it's likely that the extent of inconvenience to Mr H was reduced by him using another credit card.

**(continued)**

**Putting things right**

Our service has set down criteria for considering awards. We say an award between £100 and £300 might be suitable where there have been repeated small errors, or a larger single mistake, requiring a reasonable effort to sort out. And I think that on balance, Mr H's complaint falls into this category. Therefore, I agree that a further payment of £100 should be made – bringing the compensation to £300. I know Mr H will be disappointed by this – as he was expecting more – but I am satisfied this is the right amount.

### **My final decision**

I uphold this complaint. Barclays Bank UK PLC trading as Barclaycard must:

- Pay compensation of £100 for stress and inconvenience. This in addition to the £200 already paid.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 7 November 2022.

Martin Lord  
**Ombudsman**