

The complaint

Mr H complains that Barclays Bank UK PLC (Barclays) didn't send him a replacement debit 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 debit card expired in October 2020. A new card was sent to Mr H's UK address in November 2020. In March 2021, a replacement card was sent to his Dubai address.

Mr H complained. He said he had called Barclays in October 2018 to ask what would happen if he needed to get a replacement debit card while he was away – and was told he could be sent one. As a result of what happened, from October/November 2020, he had no access to his bank account for an extended period – this caused him a lot of stress and worry, and he said he had to call Barclays many times to try to sort things out. He said his call costs were £800.

Barclays apologised for the poor service Mr H had experienced and offered £200 compensation. They said that as part of their processes, Barclays' mobile banking app could only work with a UK mobile number. And so – Mr H couldn't use his Dubai mobile for that purpose.

Mr H brought his complaint to us. Our investigator looked at what had happened. He said Barclays should increase their offer to £300. Barclays couldn't say if Mr H had called to order a new debit card or not but accepted that he probably did – and so had offered compensation of £200. Our investigator agreed that Mr H must have called Barclays on several occasions to try to get a replacement debit card. As it was, a new card was sent later, in March 2021 – meaning Mr H didn't have a working debit card in Dubai between October 2020 and that time.

Mr H didn't agree. He said the compensation should be higher. Barclays 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.

Barclays can't be certain whether or not Mr H called them to ask for a new debit card – their records show he asked for a new Barclaycard, and on the balance of probabilities they, and we, accept that he also asked for a debit card. Barclays can only evidence some calls made in December 2020 – which only cover the Barclaycard.

I can see that the effect of this was that Mr H couldn't access internet banking or mobile banking while he was away, and between November 2020 and March 2021. This was because to do so, he needed either a working, current debit card (which he didn't have) or a UK mobile phone number (which he didn't have). And so – he couldn't see what was happening on his UK bank accounts with Barclays. I can see this must have been worrying and stressful for Mr H.

But equally, I've looked at Mr H's UK bank account statements – and regular direct debits were being paid out, and regular credits received. They were to and from UK entities. Before October 2020, the account wasn't used for international /Dubai purposes. There was a credit balance and no overdraft or interest and charges. So – while I'm sure it was concerning for Mr H that he couldn't see his UK bank account information, there weren't any obvious problems caused. And – if Mr H needed to get the balance and transactions on his account, he could've called Barclays in the UK to get that information – although I again accept that Mr H will feel that wasn't a viable option because of the cost of calls from Dubai 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. Barclays have offered (but not yet 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 Barclays. 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 bank account from another provider while was in Dubai. I asked this as I could see that there were only a few transactions on his Barclays account during 2020 – usually three or four direct debits each month, and one or two monthly credits. No monthly salary was credited to the account. Mr H didn't reply, and therefore I must assume that on the balance of probabilities, he was able to obtain, and use another bank account for his day to day needs in Dubai. This will have reduced the extent of inconvenience to Mr H.

(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 must:

- Pay compensation of £300 for stress and inconvenience. This assumes that

Barclays' offer of £200 made in May 2021 hasn't been 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