

The complaint

Mr G complains that he was misled by Barclays Bank UK PLC (Barclays) about the cover provided by his Current Account plus Travel Pack (CATP), and he says he lost out as a result.

What happened

I have previously issued a provisional decision regarding this complaint. The following represents excerpts from my provisional decision, outlining the background to this complaint and my provisional findings and forms part of this final decision:

What happened

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

What I've provisionally 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 G originally had a Current Account Plus and this migrated into a CATP (with Tech Pack also) in 2016.

Mr G says that he phoned Barclays in 2019 and was told that the car breakdown component of the CATP did cover his partner, when, in fact, it didn't, and she made a journey without any breakdown cover.

And Mr G says that he was not informed his partner had been removed from his travel insurance cover benefit in February 2021, and he continued paying for the CATP for several months when he otherwise wouldn't have done so.

Barclays has provided evidence that it has checked all its records relating to 2019, and it has provided copies of those records to this service. I've reviewed them and there is no mention of a call from Mr G or any discussion with him at that time.

So, while I acknowledge that Mr G is adamant he made the call and I don't doubt his honest recollections, I think it's more likely than not that his memory is mistaken, and Barclays didn't tell him the car breakdown benefit covered his partner.

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However, Barclays has admitted that it informed Mr G incorrectly in February 2021 that his partner's travel insurance was continuing as a benefit, when in fact, it was being removed.

Mr G says that he would have stopped paying for the CATP in February 2021 if he'd been correctly informed, as he subsequently did in June 2021.

I can see the CATP was less valuable to him without his partner's travel cover, and that he did act to stop the CATP once he knew of the change. So, I think it's more likely than not that he would have closed the CATP in January if he'd been correctly informed.

So, I think it's fair and reasonable to uphold this part of his complaint.

Putting things right

I'm minded to require Barclays Bank UK PLC to:

- Pay Mr G the amount Mr G paid each month for the CATP from February 2021 until it was closed in June 2021.*
- Add simple interest to each payment from when he paid them until he gets them back. The rate of interest is 8% a year[†].*
- If Mr G has saved money because of a better rate on his overdraft or any loan by having the packaged account and Barclays can show exactly how much Mr G saved, it may deduct his savings from the amount it pays him – but only after it has calculated the two points above. Barclays must explain clearly and simply to Mr G how it has worked out any deductions.*

[†] HM Revenue & Customs requires Barclays to take off tax from this interest. Barclays must give Mr G a certificate showing how much tax it's taken off if he asks for one.

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.

In response to my final decision, Mr G had no further comments, and Barclays accepted my provisional conclusions.

So, my conclusions remain as in my provisional decision.

Putting things right

I require Barclays Bank UK PLC to pay Mr G redress as specified in the 'Putting things right' section of my provisional decision.[†] For clarity Barclays may deduct that part of the fees Mr G paid from February 2021 to June 2021 that it has already refunded to him.

My final decision

My final decision is that I partially uphold Mr G's complaint and require Barclays Bank UK PLC to pay him redress as specified above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 16 August 2022.

R. A. Hill

Richard Hill
Ombudsman