

The complaint

Mr M complains that Barclays Bank UK PLC trading as Barclaycard didn't close his credit card account correctly. He continued to receive statements and was able to access the account online. He asks for an apology and to be properly compensated.

What happened

Barclaycard closed Mr M's account in October 2020. He repaid the balance in January 2021.

Mr M says he continued to receive statements and could still access the account online. He called to complain and had to wait 30 minutes rather than the five minutes he was told to expect. He says the complaint handler closed the complaint immediately without investigating it. And he was given inconsistent reasons for the statements being generated. The complaints team said statements had been suppressed, yet he received another a few months later.

Our investigator said the compensation paid by Barclaycard was reasonable for the trouble caused.

Mr M said he'd just received further correspondence (an annual statement), and the compensation wasn't enough to reflect his frustration and the time he's spent on phone calls.

Barclaycard said it had paid £100 in relation to this complaint and didn't agree to pay more.

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.

Where the evidence is incomplete, inconclusive or contradictory, I reach my decision on the balance of probabilities – in other words, what I consider is most likely to have happened in light of the available evidence and the wider circumstances.

Barclaycard closed Mr M's account in October 2020. He repaid the balance in January 2021. Mr M says he continued to receive statements and could still access the account online.

Mr M complained about this in August 2021. Barclaycard paid £50 as a gesture of goodwill.

Mr M complained again in September 2021, as he could still access the account online and had received another statement. Barclaycard responded to Mr M's complaint, saying:

- Mr M's online access hadn't been removed when the account was closed. This was an error and it had now deleted Mr M's online registration. Mr M confirmed during the call with the complaints team he could no longer access the account. Barclaycard paid £50 to Mr M's bank account.
- Statements were issued due to activity on the account (a small adjustment and payment of compensation). It said it had now suppressed statements so that no more would be

issued by post.

Mr M received a statement (dated January 2022). Barclaycard says this was because it credited £50 to the account in December 2021 in relation to a different complaint. It says the statement Mr M received in September 2021 was issued because of the payment of £50 into the account in response to the complaint he raised in August 2021. Barclaycard says it followed its usual process when it paid compensation into the account. Mr M says he recently received an annual statement. Most likely this was issued as there had been activity on the account (the compensation payments) during the year.

I'd expect the inconvenience caused by receiving these statements to be minimal, and Mr M hasn't provided evidence to persuade me otherwise. Barclaycard has paid £100 to Mr M in relation to this matter and I think that's fair in the circumstances. I don't think it's fair and reasonable to require it to pay further compensation.

Mr M was unhappy with the way the complaints team dealt with his complaint. In particular the time he spent on hold during a call, closing his complaint without investigating it, giving inconsistent reasons for statements being issued and paying compensation via his closed account. Complaint handling isn't itself a regulated activity. This means it isn't something we can usually look into, and I don't think the circumstances here mean that I should do so.

My final decision

My decision is that I do not uphold this complaint.

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

Ruth Stevenson
Ombudsman