

## **Complaint**

Miss B is unhappy with what Barclays Bank UK PLC (trading as “Barclaycard”) has agreed to do to put things right as a result of incorrectly closing her credit card account.

## **Background**

In December 2021, Barclaycard incorrectly placed a deceased marker on Miss B’s credit card account. Miss B contacted Barclaycard a few days later as she was no longer able to use her card. And as a result of this conversation, the marker was removed from Miss B’s account and Miss B was told her card was fine to use.

However, Miss B wasn’t able to carry out transactions on her card and complained in mid-December 2021. As a result of this complaint, Barclaycard credited Miss B’s account with £75 and told her to use a newly issued card for transactions going forward. As I understand it, Miss B then believed her account balance had been cleared as compensation for what had happened. However, what had actually happened was that a deceased marker was reinstated on Miss B’s account, in December 2022, shortly after her complaint.

Nonetheless, statements were generated in January 2022 and February 2022 and as Barclaycard didn’t receive payments it started recording missed payments on Miss B’s credit file. Miss B’s noticing of these payments prompted a further complaint. Barclaycard realised what had happened and reinstated Miss B’s account in July 2022. It also offered Miss B a further £25 in compensation. Miss B was dissatisfied with Barclaycard’s response, queried the balance that her account was reopened with and referred her complaint to our service.

Miss B’s complaint was then considered by one of our adjudicators. She thought that the reinstated balance on Miss B’s account was correct. However, she also thought that Barclaycard needed to remove all of the adverse information it had recorded on Miss B’s credit file and also pay Miss B £200 in compensation for the distress and inconvenience caused. Barclaycard agreed with our adjudicator’s assessment but Miss B disagreed and asked for an ombudsman to consider her case.

## **My findings**

I’ve considered all the available evidence and arguments to decide what’s fair and reasonable in the circumstances of this complaint.

Having considered everything provided, I’m satisfied that what Barclaycard has already done to put things right is fair and reasonable. I’ll explain why in a little more detail.

I’ve started by looking at Miss B’s credit card statements and I’m satisfied that the reopened balance on Miss B’s account is correct. I know that Miss B has said that her balance went up by around £1,000.00 since the last statement she saw. However, this is because she made around transactions of around £1,800.00 in December 2021 and she only made a payment of £800. As Miss B’s spend in December 2021 was around £1,000.00 more than her payment this is the reason her balance increased by a corresponding amount and this was reflected in her January 2022 statement.

Furthermore, Barclaycard has also now removed all of the late payment markers that it recorded on Miss B's credit file. So I'm satisfied that Barclaycard has correctly placed Miss B's account in the position it would be in had it not placed a deceased marker on her account and closed it in the first place. And all that's left to decide is whether the further £200 Barclaycard has agreed to pay Miss B in compensation for its errors is fair and reasonable in the circumstances.

I know that Miss B doesn't believe that £200 is enough compensation. And I do accept that Miss B did experience an amount of frustration and annoyance as a result of Barclaycard's actions. I also understand how and why learning a deceased marker had been recorded on the account would have been upsetting and the impact was more than just minimal.

However, I do think that £200 does adequately reflect the gravity of what has happened – especially as what prompted Miss B's concerns the second time was the late payment markers. And I can't see that the information Barclaycard recorded directly led to her being refused credit. So I'm satisfied that while it is unfortunate the same error happened more than once, Barclaycard's offer of compensation does go far enough here.

As this is the case, I'm satisfied that a further £200 is an adequate amount of compensation for the distress and inconvenience Miss B experienced here. Although I do appreciate Miss B doesn't agree that this is the case – especially as she, albeit incorrectly, assumed that the outstanding balance on her account was written off, in December 2021, as compensation for the initial marker being placed on her account.

So overall and having considered everything and while I do sympathise with Miss B's position and what happened, I think that what Barclaycard has already done to put things right is fair and reasonable. As this is the case, I'm not requiring it to do anything more and I leave it up to Miss B to decide whether to accept its offer.

### **My final decision**

For the reasons I've explained, I'm satisfied that what Barclays Bank UK Plc has already agreed to do to put things right for Miss B is fair and reasonable in the circumstances of her case. So I'm not requiring it to do anything further.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss B to accept or reject my decision before 3 October 2022.

Jeshen Narayanan  
**Ombudsman**