

## **The complaint**

Mr A complains about Barclays Bank UK PLC, trading as Barclaycard, service when he was given misinformation on an interest free deal.

## **What happened**

In early 2022, Mr A accepted a three-month interest free purchase offer on his Barclaycard.

Following incorrect advice from Barclaycard Mr A was disappointed to discover one of his purchases pre-dated the offer.

When Mr A complained to Barclaycard, they refunded the interest he was charged and suspended all interest on his account for a further 2 months to ensure that he benefitted from the interest free offer on the purchase in question.

However, Mr A was dissatisfied with Barclaycard's response. This is because he was given misinformation by different complaint handlers, and he felt his complaint was mishandled. Also, he said the error prevented him from taking credit elsewhere. In addition, he felt his credit score had been negatively affected.

Barclaycard apologised for providing incorrect information but felt their action was adequate compensation. Also, they assured Mr A that the interest charged to his account wouldn't have an impact on his credit file.

Mr A remained dissatisfied and complained to our service. Our investigator partially upheld Mr A's complaint. She said Barclaycard should pay Mr A £100 as she didn't think they had addressed the distress and inconvenience caused.

Barclaycard agreed to pay this amount of compensation; however, Mr A made a request for his complaint to be looked at by an ombudsman.

## **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.

Having done so, for the following reasons, I agree with our investigator and I'm partially upholding this complaint.

Firstly, I should explain this service's role isn't to punish a business, or to ask it to reprimand staff. Also, we can't require a business to alter its complaint handling procedures or processes. I say this because we aren't the regulator of the financial services industry, and our role is to consider each individual case. Also, where we think a business hasn't acted fairly and reasonably in the circumstances, our role is to decide what should be done to put right any financial, or non-financial losses that a consumer has experienced.

Barclaycard accept they misinformed Mr A and, in addition to offering an apology and honouring the 0% offer, to put things right they have since agreed to pay Mr A £100. However, as Mr A feels this level of compensation is inadequate for the level of distress and inconvenience he experienced, I have looked at the evidence on file to decide what is fair and reasonable to put this matter right.

Mr A doesn't feel that Barclaycard have acknowledged their errors and have put him in a difficult position, preventing him from taking credit with another bank. I looked at Mr A's credit score concerns and I agree with the comments made by the investigator and her manager that, based on available information, it's difficult to say that Barclaycard's actions are responsible for a points reduction. So, although I can understand his frustration in being prevented credit, there is a lack of information to support his assertion.

I looked at the way Barclaycard handled Mr A's complaint and their response letter dated 25 March 2022 which said:

*"I understand that you were advised by more than one agent that this purchase would be included. I would like to offer my sincerest apologies for the incorrect information received."*

*"As you were given incorrect information, I am upholding your complaint. As agreed, I have refunded the £71.57 interest charge applied to your account and have suspended interest for a further 2 months."*

So, I'm satisfied Barclaycard have acknowledged their errors and did try to put Mr A back to the position he would've been if he hadn't been misinformed.

I can see that Mr A is concerned about the diligence of Barclaycard's complaint handling and the performance of their staff and the complaint handler. However, as explained above, it's not for our service to challenge roles and responsibilities or recommend procedural changes or disciplinary action.

Unfortunately, Barclaycard are unable to provide call recordings, including those in which Mr A says Barclaycard staff made unprofessional comments. However, whilst recognising Mr A's concerns including those over process and procedure, I found the above extract from Barclaycard's letter dated 25 March 2022 and the following extract dated 13 May 2022 demonstrated a professional and fair approach:

*"I understand that you were unhappy with our previous conversation. I would like to offer my sincerest apologies if this was the case. My only intention was to provide you with an outcome to your complaint which you were happy with and you agreed to this at the time."*

Furthermore, I think Barclaycard's offer to suspend all interest on Mr A's account for a further 2 months so that he could benefit from the interest free offer to be fair and reasonable. And, I think this, together with their agreement following the investigator's view to pay Mr A £100 compensation, to be a fair resolution for the distress and inconvenience their service errors caused.

So, considering all the above I'm partially upholding this complaint and I require Barclaycard to pay Mr A £100 compensation for the distress and inconvenience caused.

## **My final decision**

My final decision is that I partially uphold this complaint.

I require Barclays Bank UK PLC trading as Barclaycard to pay Mr A £100 compensation less any amounts already paid.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 4 March 2023.

Paul Douglas  
**Ombudsman**