

## **The complaint**

Mr S complains about multiple errors made by Barclays Bank UK PLC when reporting a lost debit card.

## **What happened**

On 13 May 2022, Mr S called Barclays to report his debit card lost. He was told the lost card would be blocked and that a new card would be issued and sent to his home address.

By 20 May Mr S hadn't received the replacement card so he called Barclays again to question why he hadn't received the card. The adviser told Mr S that the card had been sent by accident to his previous address that he moved from over a year ago, but that the card would be blocked, and a replacement sent to his current home address. Mr S raised a complaint with Barclays.

The next day Mr S says he received the debit card – requested on 13 May 2022, at his current home address, despite being told it had been sent to his previous address. But as he'd been told the card had been blocked, he didn't attempt to use it and waited for the other new debit card to arrive.

Around a week later Mr S received a new credit card rather than a debit card. He says he thought it may have just been a coincidence that he received a new credit card and so carried on waiting for the debit card.

On 31 May Mr S called Barclays to say he was still waiting to receive the replacement debit card. He was told that a replacement credit card had been sent out in error rather than a debit card. And that the debit card hadn't been blocked so he was ok to use it. Mr S raised complaint with Barclays about poor service received and incorrect information he was given.

Barclays responded to Mr S's complaint in two parts. In their final response letter of 31 May 2022, Barclays agreed that Mr S had received a poor service and credited his account with £25 as an apology. And confirmed that they'd updated Mr S's home address. However, Barclays had mistakenly investigated the complaint in relation to his credit card account and not his current account.

In Barclays's final response on 11 August 2022, they acknowledged that they'd incorrectly logged his complaint under his credit card account. And therefore, the information in their previous response was incorrect. They confirmed that the address for both his credit card and current account were now up to date, and that his debit card was never blocked, even though he was told it was – so he was free to use it.

Unhappy with Barclays multiple service failures and insufficient response to his complaint, he referred his concerns to our service. One of our investigators considered Mr S's complaint and didn't think the complaint should be upheld. He explained that Barclays had accepted the errors made. But he said although Mr S had been incorrectly told the debit card had been blocked, he did have alternative means of accessing money and using his bank account. He also said that Barclays only held an incorrect address for his credit card and not

for his current account. He also stated that Barclays had in fact paid Mr S £50 (two lots of £25 were credited to Mr S's current account on 20 May 2022) and he thought this was fair and reasonable to resolve the complaint.

Mr S rejected the investigator's findings and asked for a final decision as he said the investigators findings were one sided and that £50 wasn't enough considering the number of errors made. So, the complaint has been passed to me and I issued a provisional decision.

### **What I said in my provisional decision dated 23 January 2023**

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

*Both parties have provided a timeline of events, and these timelines are broadly the same. There's been several errors which Barclays have acknowledged. So, it's not in dispute that Barclays have provided Mr S with poor service in relation to his lost debit card. What I need to decide is whether Barclays have done enough to put the situation right.*

*I've considered the errors made by Barclays to be:*

- They told Mr S incorrect information on several occasions.*
- They didn't update Mr S's address on both his credit card and current account when he asked them to do this over a year ago.*
- They told him his debit card was blocked when it wasn't.*
- They incorrectly sent a replacement credit card rather than a debit card.*
- They told Mr S they'd sent a replacement card to an incorrect address.*

*Barclays is the expert, and I wouldn't have expected Mr S to have doubted any of the information he was given when he called Barclays about the replacement debit card. Mr S has provided evidence of the multiple calls he made to Barclays to try and get this matter resolved given the confusion caused by the incorrect information given to him. I wouldn't have expected a customer to have to go to such lengths when making a straightforward request as asking for a replacement card.*

*I've read the call transcript from the call Mr S made to Barclays on 20 May 2022. In this call Mr S says he'd found his lost card but didn't attempt to use it given he'd been told it had been blocked. Barclays have said that he was able to use it as they hadn't blocked the card when he called them on 13 May 2022, and that he'd since been using the card from when he'd found it.*

*Barclays have suggested that Mr S was using his debit card from around 20 May 2022. I've looked at Mr S's bank statements from 13 May 2022 until 11 August 2022 when Barclays issued their second final response to Mr S's complaint. I'm satisfied that there is no debit card activity until 10 June 2022. Any transactions between May 2022 and June 2022 weren't related to Mr S's debit card. So, I'm satisfied Mr S wasn't aware he had access to his current account using his debit card until he withdrew cash from his account on 10 June 2022.*

*Therefore, Mr S was without a debit card for a period of around four weeks. I appreciate that he had alternative means in which to access his account. But Mr S should not have been in that position. It's more likely than not if things had gone as they should have, a replacement card would've been received by Mr S within a week. So even though Mr S hasn't made a financial loss, he has been considerably inconvenienced.*

*I don't agree that £50 is a fair reflection of the trouble Mr S went through to get a new card. For the reasons I've explained, I'm provisionally think a total of £150 is a fairer reflection for the number of errors made by Barclays and the inconvenience and confusion this has caused Mr S.*

Barclays responded to accept my provisional decision and agreed to pay Mr S a further £100. Mr S responded and also confirmed his acceptance of the provisional decision and that he had nothing further to add.

### **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.

As both parties have accepted my provisional findings and haven't provided any further information for me to consider, I see no reason to depart from the conclusion reached in my provisional decision.

### **My final decision**

For the reasons set out above, I'm upholding Mr S's complaint. I require Barclays Bank UK PLC to award Mr S an additional £100 in compensation for the distress and inconvenience he's been caused, taking the total amount of compensation to £150.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 16 March 2023.

Helen Giles  
**Ombudsman**