

The complaint

Mr B complains that Barclays Bank UK Plc made mistakes when it sent him a new debit card, causing him significant distress and financial loss.

What happened

Mr B had a debit card for his Barclays account. On 17 April 2022 a suspicious transaction was flagged, Barclays arranged to cancel Mr B's existing debit card and to send him a new card to ensure his account remained secure. Mr B set up a 'virtual' card on his mobile so that he could still make payments until the physical card arrived.

The new debit card had not arrived by 7 May 2022. At this time Mr B decided he would try to order a personalised card, as he felt this would make his account more secure, but he received an error message saying this was not possible. Mr B contacted Barclays to ask for assistance as he needed access to a physical card.

Mr B says he was then told to visit the branch on two occasions to pick up his new card, but that each time he visited the branch – taking time out from work to do so – no new card was available for him. Mr B says that as a result of this he lost his job. He thinks that Barclays should reimburse him for the financial losses that he says have arisen from this.

Barclays looked into Mr B's complaint, and apologised that Mr B had a wasted trip to the branch, it offered him £140 to recognise the impact of this. But, overall, it did not feel it had handled the ordering of his card incorrectly. Mr B disagreed, so he referred his complaint to us.

One of our Investigators looked into what had happened, they felt that the offer made by Barclays was fair, and that overall it had treated Mr B fairly. As no agreement could be reached this complaint was passed to me to decide.

I issued my provisional decision on this complaint on 27 April 2022. Barclays has confirmed it has no further comments to make, Mr B did not respond to my provisional decision.

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 my provisional decision I explained the following:

"Barclays has provided evidence to show that the initial replacement card was sent to Mr B on 19 April 2022, and Barclays holds accurate address details for Mr B. I appreciate that this card did not arrive within the timescale expected, but I can't see that that was due to any specific error by Barclays.

Mr B then tried to re-order the card – as a personalised card – and I agree that at this stage things could have been handled better. I've listened to conversations that took place around

this time, and it does seem that on 9 May 2022 Mr B was told that he might be able to get a temporary debit card from a branch near his work, and this was incorrect information. I do though note that no confirmation was given that the card would be delivered to the branch as when Mr B was passed to the fraud team to arrange this the call was ended before anything could be confirmed. So when Mr B visited the branch the next day, there was no temporary card for him to collect. I acknowledge that this wasted trip will have caused Mr B inconvenience and frustration, and Barclays has also acknowledged the impact of this on Mr B and offered £140 compensation for his experience with trying to get hold of his new card up to this point.

I can't though see that Barclays told him to go to the branch again after this. In a call with Barclays on 10 May 2022 the staff member Mr B spoke to said they would pass him to the team who could arrange for a card to be delivered to him at his home address by 1pm on the 12 May 2022. Mr B said this was not acceptable and he wanted it sent to the branch near where he works, not to his home. To resolve this Mr B was passed to the fraud team who would be sending out the card, but it appears the call disconnected and no expedited delivery or delivery to branch was arranged. The new card was dispatched to Mr B's home address that day, and he received it around 18 May 2022, when he began to use it.

So with this in mind, I agree that Mr B was incorrectly told he may be able to collect a temporary card from the branch local to his work, but I don't agree that any delivery to the branch was confirmed to him, or that Barclays told him to go the branch more than once. After going to the branch on 10 May 2022 Mr B was told that the card could be reordered to his home address, there was no agreement reached to send it to the branch.

I acknowledge that Mr B has said that the issues with the card seriously impacted his ability to get to work, and that he had to take time out to visit the branch more than once. But, as explained above, I don't agree that the evidence supports what he has said about visiting the branch. And Mr B's account statements show that he was able to make regular payments using his 'virtual' card until the new physical card arrived, including payments for travel and cash withdrawals. So I also don't think I can fairly say that he was unable to use his card due to any error on Barclays part. Mr B says he repeatedly got an error message on the app, and was unable to make contactless payments on public transport, but I can't see that he flagged those issues with Barclays when they were happening, so it's difficult to see how Barclays could have resolved any possible intermittent problem with the app that it wasn't told about.

So I consider that the only significant error made by Barclays is that it incorrectly advised Mr B he could get a temporary debit card from the branch on 9 May 2022. Barclays has already offered Mr B £140 to recognise the impact of that error, and I consider that to be appropriate compensation in all the circumstances of this complaint. Nothing I've seen suggests to me that it would be reasonable to hold Barclays responsible for Mr B losing his job, or for the losses Mr B is claiming have stemmed from that.

I know this will be disappointing for Mr B, but for the reasons I've explained I consider that Barclays has treated him fairly and I won't be asking it to do anything more than it has already offered."

As neither party has made any further comments following my provisional decision I see no reason to depart from the findings I set out. So I remain satisfied that Barclays' offer to pay Mr B £140 is a reasonable resolution to this complaint.

Putting things right

To resolve this complaint Barclays should pay the £140 it has offered to Mr B.

My final decision

I do not uphold this complaint as I am satisfied that what Barclays has already offered to do to put things right is fair. Barclays Bank UK Plc should put things right in the way I've set out above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 27 June 2023.

Sophie Mitchell
Ombudsman