

The complaint

Mrs R complains that Barclays Bank UK PLC (Barclays) failed to send her a new PIN.

Mrs R says that the delays have led to financial loss, distress, and inconvenience.

What happened

Mrs R has a Barclays current account and currently lives abroad. In late November 2022, she asked Barclays for a new PIN. Mrs R had to chase Barclays after it failed to send the PIN. Barclays then sent a new debit card and PIN to the wrong address for Mrs R.

Mrs R says she's been without a debit card and PIN since November 2022. After Barclays corrected Mrs R's address, she received a new debit card in March 2023 but as of 9 May 2023, Mrs R still hadn't received the PIN.

Mrs R explains that she's been left without access to her money and hasn't been able to move a large amount from her account into a savings account. Mrs R says she's had difficulties paying bills and is concerned about the impact this has had on her reputation. Mrs R has found the experience very stressful, at a time of significant health problems.

Before Mrs R came to this service, Barclays upheld her complaint and paid £100 compensation. Barclays then offered a further £100 which Mrs R didn't accept.

The investigator recommended that Mrs R's complaint be upheld. He thought it fair for Barclays to pay Mrs R £500 on top of the £100 compensation already paid.

Barclays accepts the investigator's recommendation. Mrs R doesn't think the suggested compensation is enough. Mrs R thinks that compensation of £6,000 would better reflect the impact that Barclays' delays have had on her.

Barclays doesn't consider £6,000 is reasonable in the circumstances as Mrs R has been able to use telephone banking and can move funds around by sending written instructions.

In response to this, Mrs R points out that she shouldn't have to go through the rigmarole of having to send written instructions which require her to prove her identity each time. Mrs R says that although she has access to telephone banking, she can't see her bank statements.

After considering all the evidence, I issued a provisional decision on this complaint to Mrs R and Barclays on 14 June 2023. I said:

I realise that I've summarised this complaint in less detail than the parties and I've done so using my own words. I've concentrated on what I consider to be the key issues. The rules that govern this service allow me to do so. But this doesn't mean that I've not considered everything that both parties have given to me.

It's agreed that Barclays made mistakes when it failed to send a new PIN and then used the wrong address for Mrs R. I don't intend setting these mistakes out in detail

again. This is not to diminish their importance to Mrs R but the issue I need to consider is whether I should require Barclays to do and pay more than it has already agreed.

Mrs R has outlined the upset and stress that Barclays mistakes have placed upon her. This has all been made worse by some significant health issues which Mrs R has been dealing with. Mrs R has had to repeatedly chase Barclays for responses. She says she's not been able to check her bank account for months and has had to pay bills by international transfer.

Mrs R says that she was worried that important payments for her mortgage and insurance may not have left her account. Mrs R also says that she's suffered reputational damage due to not being easily able to make payments, despite a large deposit to her current account, which she also then struggled to access.

I'm pleased to see that Mrs R has managed to use Barclays' telephone banking service to move money to another UK bank but agree that it's a far from ideal situation. Particularly as the time difference between the UK and overseas makes using telephone banking much less convenient. As of 9 May 2023, Mrs R told this service that she still hadn't received her PIN – almost seven months after she requested it. This seems to me an excessive amount of time to be without a PIN.

The investigator recommended that Barclays pay Mrs R a further £500 on top of the £100 it had already paid. Mrs R doesn't think £600 goes far enough to recognise the impact the mistakes and delays by Barclays have had on her. Taking everything into account, I agree that a higher award of compensation is justified in this complaint. Where we differ is that Mrs R thinks £6,000 would be more appropriate whereas I don't consider it reasonable to make an award of this size.

Given the length of time Mrs R has been without a PIN and debit card, together with the upset and concern she's felt, I think an award of £1,200 is reasonable. This amount is towards the top end of an award this service might make where the mistake has had a substantial impact on the consumer. It also reflects the fact that Mrs R's upset has been made worse by significant health concerns at a time when she has been away from the UK.

I appreciate that my award doesn't come close to the £6,000 figure that Mrs R suggested. However, this service would usually only order compensation of more than £5,000 in cases where there has been extreme and prolonged pain and suffering. In Mrs R's case, I agree the impact has been substantial and longer than it should've been. But I don't think it's reasonable to require Barclays to pay that level of compensation given Mrs R has had some work arounds so she has been able to access money in the account during this time. Our approach to awards of compensation can be found on our website.

For the avoidance of doubt, my award of £1,200 includes the £100 that Barclays has already paid. So, if Mrs R accepts my decision, Barclays will need to pay a further £1,100.

Mrs R has said that she's made some payments by international transfer. If Mrs R provides details of any additional transfer costs that she's incurred, I can consider these before issuing my final decision.

Finally, Barclays has written to Mrs R to say that it intends closing her account as she's not resident in the UK. As this didn't form part of Mrs R's original complaint, if

she's unhappy about Barclays' decision, she would first need to bring her concerns to Barclays.

Further submissions

Barclays accepts my provisional decision.

Mrs R says she is pleased that I've awarded more compensation. Mrs R points out that she's only had access to telephone banking since the end of April 2023 due to not receiving the PIN to access this service. So, Mrs R didn't have access to her money and didn't have an alternative UK bank account. Mrs R says she's spent a lot of money on international calls and bank transfers but in light of my provisional decision has not given further details of these costs.

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.

I'm grateful to Mrs R for her comments which reinforce my view that Barclays mistakes and delays have had a significant impact on her. As Mrs R hasn't given further details of the additional costs she's incurred, I can't include these as part of my award. But I still consider my proposed total award of £1,200 is fair in the circumstances.

Putting things right

To put things right Barclays Bank UK PLC should pay Mrs R £1,100 in addition to the £100 it has already paid.

My final decision

My final decision is that I uphold this complaint and direct Barclays Bank UK PLC to pay compensation as outlined above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs R to accept or reject my decision before 28 July 2023.

Gemma Bowen
Ombudsman