

## The complaint

Mr G complains about the way Barclays Bank UK PLC handled the issuing of a new credit card.

## What happened

The facts are well known to the parties – so I will cover these briefly and focus on giving reasons for my decision.

In summary, Mr G says he applied for a credit card with Barclays but it never sent him the card. He says that he tried following it up but Barclays were not helpful – and directed him to go into branch to verify his identity so it could issue a new card even though they knew about a condition (agoraphobia) which makes this difficult for him. He says that its actions have caused him distress.

Our investigator looked into what had occurred here and things developed while the case was at our service. In summary, he thought that although Barclays were not at fault for some things it had delayed in sending a new card out once it had confirmed Mr G's new address. So he recommended £150 compensation.

Mr G wants more compensation and Barclays did not respond so the matter has come to me for a decision.

I issued a provisional decision on this case in which I said:

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

*I note there are some things which have occurred post Barclays issuing its Final Response Letter ('FRL') in December 2022 and after the matter had been referred to this service such as:*

- 1. Barclays updating Mr G's address in February 2023 (after the branch visit) but apparently not re-ordering a card for him until June 2023.*
- 2. Mr G claiming he hasn't received the re-ordered card at all and that as a result of not using the card he found out that his credit limit has been reduced.*

*Our investigator looked into the first point and made a recommendation of £150 compensation. This service has also made some preliminary enquiries regarding the other matters. While these are additional complaint points that this service can assist Mr G with (and might lead to a separate award) - they are effectively new complaint points not originally referred to this service or a direct consequence of the matter Mr G originally complained to Barclays about and dealt with in the FRL in December 2022. So I have not dealt with them in this decision as they will be handled separately. For clarity my award here does not include compensation for the issues I have listed above as numbered.*

*Mr G says he applied for a credit card with Barclays back in May 2022 however credible system notes show Barclays requested more information to process the application and didn't get it from Mr G. So I don't think it made a mistake here.*

*Barclays also says a card would have been sent to Mr G when his application was completed and approved in September 2022. It isn't clear what happened here. But because Mr G was apparently moving around this time it seems plausible (despite him saying his prior landlord confirmed no card arrived) this has caused issues with the delivery. Also there appear to have been postal strikes around this time too. Based on the information I have I am unable to fairly conclude that Barclays is likely at fault for Mr G not receiving the initial card.*

*However, I note that shortly after Mr G had a block put on his account by Barclays which meant he couldn't get a new card until he had passed certain security checks. This appears to be related to his request to change his address on the system.*

*Putting in security measures when a change of address occurs is not unreasonable but I am not persuaded that Barclays communicated well with Mr G about the matter from this point and his customer journey seems that it could have been better.*

*It appears Mr G had to call Barclays several times to try and find out why a marker had been applied and what he needed to do to clear it and alter his address. I note in a chat log from December 2022 he shows his frustration about it all. It seems the agent accepts that Mr G had to get in touch a number of times. During this chat the agent also asks Mr G to come into branch to verify ID – despite then appearing to agree that Mr G's condition is visible on the system notes. I can see the agent then explains to Mr G that options for support are available (and later in the Barclays FRL from December 2022 a weblink is provided with more information about Barclays accessibility options) – but overall I am not persuaded that it did enough here.*

*Barclays has not responded to my request for all the notes it has about Mr G's condition and the communication it had with him about this. However, from the limited information I have I am satisfied it was, at least, aware of his condition. As a result it was reasonable for Barclays to explore ways it could assist Mr G that were tailored and appropriate for his particular needs.*

*I appreciate that Barclays did provide information to Mr G about extra support it has. But I think what Barclays told Mr G on the webchat was vague and wasn't followed up with any specifics. While the information in the FRL was quite general.*

*I have asked Barclays for details of what specific support it could have offered Mr G considering his condition alongside the details of other communication it had with him to explore how it could help support him - however it hasn't provided this. As a result, and based on what I know I can't fairly conclude it did enough to support him in this instance.*

*I note that since Barclays issued its FRL Mr G says he has had to go in branch to verify his ID so that it was able to order him a new card. Mr G has described how this has impacted him and says he felt uncomfortable and discriminated against. My impression is that he didn't feel cared about or taken seriously in respect of his particular condition.*

*I am very sorry to hear about how Mr G felt here. I don't think Barclays was intending not to help Mr G. But as I have said I think it could have provided more tailored support for him, and had it done so I think it likely he would have not had such a difficult experience and felt the way he has.*

*I think Barclays should provide Mr G with some compensation for the additional distress and inconvenience he has been caused which would likely have been avoidable had Barclays provided a more tailored response. I have considered our scale of awards in deciding a fair amount. I note that what has occurred has caused Mr G considerable distress, upset and worry but I also need to note that Barclays did make some steps towards assisting Mr G – even if it could have done things better. After considering this and his overall customer journey with Barclays I think that £300 is a fair award of compensation.*

*For completeness I note Mr G also complained to Barclays about the impact on his credit file from its actions. However, as I have said earlier I am not persuaded that Barclays is responsible for the initial delay in receiving the card or in the way it processed the application. Nor do I see where its actions have negatively impacted Mr G's credit rating in any event (Barclays has explained that it didn't add adverse information to Mr G's file as a result of his credit card application). So I am not persuaded an award is due in respect of this aspect of Mr G's original complaint.*

Mr G responded to say that £300 was 'still low'. Barclays accepted my findings.

I am now in a position to issue my final 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.

Neither party has given me cause to change my original findings. I know Mr G says the £300 I have proposed is 'still low' however, he has not elaborated as to why. I am therefore not persuaded that my original findings are unreasonable. As a result my final decision is the same as my provisional decision for the reasons as given in said decision (as copied above).

### **Putting things right**

To put things right I consider £300 compensation to be fair and reasonable.

### **My final decision**

I uphold this complaint and direct Barclays Bank UK PLC to pay Mr G £300 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 22 October 2023.

Mark Lancod  
**Ombudsman**