

The complaint

Mr S complains Barclays Bank UK Plc trading as Barclaycard changed his address and marked him as deceased incorrectly.

What happened

Mr S explains in November 2022 he contacted Barclaycard as he'd not received a replacement credit card after his existing one expired. It transpired Mr S' address had been updated, so the replacement card which had been sent in September 2022 went to an incorrect address.

In December 2022 Mr S received a letter asking if he was having any issues cashing a cheque they'd sent him in September 2022 for £11.98 – but when calling Barclaycard they told him their records had him down as deceased. This seems to have led to a letter addressed to the Executor of Mr S' estate being sent out, and a cheque book being sent out in Mrs S' sole name – both of which caused Mr S' wife considerable distress. Because of this, Mr S complained and asked for a full explanation of how exactly these things happened.

Barclaycard said they were sorry they'd given Mr S cause to complain and agreed they'd let him down. They said they'd been unable to establish the root cause of the issue but believed it to have been an administrative error. They said as an extension of their apology, they offered him £200 compensation.

Mr S wasn't satisfied with this. In summary he said he needed to understand how this could have happened and wanted details of when his address was changed and what instigated that change. He was and still is concerned about the security of his account.

Barclaycard said they couldn't provide any more information, so Mr S asked us to look into things.

One of our Investigators did so but found overall Barclaycard had seemingly made an administrative error, and their compensation of £200 was fair to resolve this matter.

Mr S disagreed, said this wasn't about the compensation, and he expected to be provided with a full explanation about what exactly happened.

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 need to explain our role isn't to get to the bottom of everything that happened, it's to ensure a complaint has been resolved in a fair and reasonable way. Our service has no power to, for example, interrogate Barclaycard's own systems to see what they tell us. That means that in the absence of evidence to prove otherwise, generally speaking, we rely on what both parties tell us in good faith.

From the information I have, the timeline of changes to Mr S' account was:

- 10 December 2021 – Mr S' address changed to the incorrect address
- 13 December 2022 – date Mr S was marked as deceased on Barclaycard's systems

Barclaycard have told us when providing their file the address was changed manually on their systems, but there are no notes to explain what was received or why this was done. They also said they tried to locate any phone calls received from Mr S to explain why this happened but couldn't find any. So, they simply weren't able to explain why the change had happened.

Like Mr S, I find this explanation unsatisfactory. I don't disagree with his comments that there should be a clearer and more detailed explanation for how his address came to be changed. But, as I've explained above, I don't have the power to interrogate Barclaycard's systems. That means in the absence of any information to the contrary, I've nothing to rely on which says what Barclaycard have told our service here is wrong. They've told us they can't find out what happened or why this was done. Nothing Mr S has said makes me think there is more to be gained by pushing this – purely on the basis if Barclaycard had the information, they'd be required to provide it.

I also can't ignore that the individual who made the changes had made them a year before the issue came to Barclaycard's attention. So, if the changes were made in error innocently, then I can't see why they'd be able to remember that – as they'll have likely carried out thousands of similar actions in the 12 months since this change.

In respect of the deceased marker Barclaycard told us this was changed due to an email dated 8 December 2022 and pointed us to their account notes. These account notes show an entry on 12 December 2022 which says:

*"Email received in : support 4 deceased accounts team mailbox
Email date & time : Fri 09/12/2022 15:40
Email from : member of internal staff
Content : informing the death of the customer
Action taken : day 1 action completed"*

Upon a further challenge to Barclaycard by our Investigator, they told us they had now found a copy of a letter dated 29 November 2022. This letter is addressed to the incorrect address which was entered in December 2021, and the content of it says the addressee (Mr S) never lived here but may have passed away. Mr S has been provided a redacted copy of this letter – removing the senders name but leaving the remaining content.

Barclaycard initially said they didn't have this letter, and then later apologised saying they'd found it. Mr S believes they're covering up exactly what's happened and wants a full and thorough investigation.

Based on the above information, I think what's happened is a member of staff received the letter I've referred to, and then typed out an email to the support for deceased accounts mailbox. This would seem to be a logical course of events.

It's unfortunate Barclaycard initially told us they couldn't find anything further, and got the timeline wrong, as that's increased Mr S' suspicions about what's gone on and I can understand why. But, equally, I have to look at things impartially. It seems to me if Barclaycard were trying to hide things, then it doesn't seem to have been in their interest to disclose this letter later which, at face value, contradicts what they initially told our service and Mr S when he's spoken to them.

I do understand Mr S' concerns and I think they are legitimate about what's happened. But, for the reasons I've explained above, I'm not going to be able to address all of the points in the way he'd like.

Instead, all I'm left to consider is whether the £200 compensation is sufficient. I do understand the distress that's been caused by Barclaycard's actions. But I've seen nothing to suggest there was anything fraudulent or deliberate in their errors. So, for those reasons, I find the £200 compensation is fair. As I understand it, this amount hasn't yet been paid to Mr S.

My final decision

Barclays Bank UK Plc trading as Barclaycard have already made an offer to pay £200 to settle the complaint and I think this offer is fair in all the circumstances.

So, my decision is that Barclays Bank UK Plc trading as Barclaycard should pay Mr S £200.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 15 November 2023.

Jon Pearce
Ombudsman