

The complaint

Mr C complains that Barclays Bank UK PLC trading as Barclaycard couldn't trace his account.

What happened

Mr C contacted Barclays in August 2022 to discuss a payment he had made as a deposit for a vehicle and some direct debits that were coming out of his account. Barclays asked for his card number which Mr C was unable to supply as he no longer had the card and he explained that he didn't have access to the mobile app. He raised a complaint with Barclays, but it said it couldn't investigate it as it didn't have the card number.

On referral to the Financial Ombudsman Service, our Investigator corresponded with Barclays, as it appeared that it was still unable to trace any open accounts for Mr C. It was only when Mr C received a new card in March 2023 that he was able to provide the card number. It was discovered that the card was actually linked to his current address, the closed accounts Barclays had found were linked to an old address. As our Investigator felt that Barclays should have been able to trace the card account through Mr C's name and post code, she proposed that it pay compensation of £175.

Barclays was prepared to agree to this.

Mr C did not agree. He felt that the way that Barclays had handled the matter and the impact on his mental health should be considered. But he was prepared to accept a final payment of £250.

Barclays wouldn't agree to increase the compensation, so the matter has been passed to me for further consideration.

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 should emphasise that in this decision I am only considering the issue of whether Barclays took adequate steps to trace Mr C's account. I am aware that Mr C originally contacted Barclays because he had an issue over some payments. Those issues will be dealt with in a separate complaint.

When Mr C contacted Barclays in August 2022, he was unable to provide the full card number. He also told Barclays that he didn't have access to the mobile app so couldn't go online and find the number. When he raised the complaint about it, the complaints handler again asked him for his card number or requested that he go into his banking app and find the number there. Unfortunately it appeared that he didn't have any recent statements despite the card being active. As a result Barclays said it couldn't investigate the complaints any further.

I do understand that Barclays went through its records and couldn't trace any active accounts for Mr C, and it took some correspondence between the Investigator, Mr C and Barclays to try and find Mr C's account. But it does appear that at the outset Barclays did not go through the simple expedient of asking Mr C for his current address and post code. I understand that the card should have been able to be traced in that way.

As a result, Mr C was not able to have his original complaints about the payments dealt with at the time and this has caused considerable mental stress for him. I note that he feels that being without the card until March 2023 meant that he was unable to pay some expenses and had to borrow from friends and family. However I do note that that he still had access to his regular salary, and this was not a current account. So I won't make an award for any financial losses.

Taking all of that into account, I do think that the proposed award of compensation of £175 is appropriate and is a fair and reasonable amount to pay in respect of this complaint. It is also in line with awards we've made in similar cases.

Putting things right

Barclays should pay £175 compensation.

My final decision

I uphold the complaint and I require Barclays Bank UK PLC trading as Barclaycard to provide the remedy set out under "Putting things right" above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 6 December 2023.

Ray Lawley
Ombudsman