

The complaint

Mr A complains Barclays Bank UK PLC blocked his card while he was trying to make a payment. He says he was treated unfairly.

What happened

Mr A attempted to purchase a train ticket on 6 October 2023. But the payment was declined. He couldn't understand why and spoke with the bank's fraud department who had flagged the payment for a verification check. Mr A says the fraud team refused to remove the block and terminated the call. He called back but it cut the call again. He tried to use his card but couldn't.

Mr A visited a nearby branch, explaining to staff what had just happened. There, a member of staff put him through to the fraud department. After a discussion with him, the block was removed. He said he was extremely distressed by the experience. Transactions and card had been blocked for no reason. He said he'd usually get a text message from the bank in such a situation, but he hadn't on this occasion. In his view, the situation that had arisen and the bank's handling of the matter meant he hadn't been able to make payments, and this had left him feeling stressed and inconvenienced. He asked to raise a complaint, indicating he'd like £500 compensation to reflect the impact.

Later the same day, Barclays sent a short letter, noting a conversation Mr A about his complaint and thanking him for his feedback. It said it considered the matter resolved.

Mr A didn't agree. He expressed concern that no one had called him to discuss the complaint, he wasn't given a reference number and the member of staff had been reluctant to note the amount of £500. He asked us to take a look.

Barclays told us the first payment had been referred for a check. It understood Mr A was frustrated but the verification process couldn't be completed on the first call because of how that call had progressed. While Mr A spoke with it again, the second call went in a similar fashion and the card was blocked. It noted that the block was eventually removed following a call from him at the branch but accepted it could have told Mr A about the block sooner to put his mind at ease. It offered £50 to resolve the complaint. Our investigator put this to Mr A but he rejected it.

The investigator looked into things further but concluded the bank's offer was fair. She was satisfied it could flag a transaction for a check, and verification could have been completed on the first call (without the need for a second call or the visit to the branch) had Mr A been calm. And she took into account that the card was back active in just over an hour. In relation to the handling of the complaint, the investigator noted what Mr A had said but explained the branch had refuted his version of events, suggesting he'd been aggressive. Mr A disagreed. He said the branch were fabricating evidence and this could be tested.

The investigator didn't change her mind, so the complaint has been passed to me for a 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.

It's clear Mr A feels strongly about his complaint, he's made a number of points in support, which I have read and considered. I hope the fact that I do not respond in a similar manner will not be taken as a discourtesy; as an informal dispute resolution service, we are tasked with reaching a fair and reasonable conclusion with the minimum of formality. In doing so, it is not necessary for me to respond to every point made, but to concentrate on the crux of the issue. The relevant question is, did the bank do something wrong? And if so, what was the impact of that. I believe I have enough information to proceed with this decision.

The agreement Mr A has with his bank says that it may refuse to make a payment in certain circumstances. But if this happens, it should tell him as soon as possible. Barclays has acknowledged it should have sent a text, but this failed to send. While this would have been annoying for Mr A, I don't think the fact that he had to contact the bank caused him any material distress and/or inconvenience, as he was able to get through within a few minutes.

As part of my review, I have listened to all the phone calls stemming from this incident. And I don't think the bank treated Mr A inappropriately in these interactions. In the first two calls, the agents can't complete the verification process that it needs to. I understand Mr A was frustrated but he uses inappropriate language in the first call and raises his voice in both. The calls are terminated by the agents, but overall, I don't think that was unreasonable in the circumstances.

I understand Mr A then went to a branch and I'm pleased to note that the issue with the block was resolved within a few minutes. I agree with our investigator in that, if the initial call had gone this way, things wouldn't have unravelled the way they did, and Mr A could have avoided the distress and inconvenience he's described.

There's been a fair amount of debate about how Mr A's complaint was handled. The first thing to say about this is that complaint handling itself isn't an activity we cover so I don't intend to comment on this further, beyond saying Mr A wasn't disadvantaged as he was still able to refer his complaint to us, for an independent review.

Barclays has offered £50, acknowledging it could have told Mr A about the block sooner. I do understand Mr A was frustrated but given the issue could have been resolved quickly, within the first call, I think what has been proposed to resolve the complaint is appropriate in the circumstances.

My final decision

My final decision is that Barclays Bank UK PLC should pay Mr A £50 to resolve the complaint. I make no other award or direction.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 19 March 2024.

Sarita Taylor
Ombudsman