

## **The complaint**

Mr S complains about problems his wife (who is an authorised user of his credit card) experienced when trying to use her credit card. He's also unhappy with the level of customer service he received from Barclays Bank UK PLC trading as Barclaycard.

## **What happened**

The details of this complaint are well-known to both parties, so I won't repeat them again here. The facts aren't in dispute, so I'll focus on giving the reasons for my 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.

I wanted to start by explaining our service is an informal alternative to the Courts. As such, I'm not obligated to set out my decision in the same format Mr S presented his complaint points to our service – nor must I comment on every point he's raised. Rather, my role is to understand the crux of his complaint and make a determination on that. That is what I've done in this case, but I'd like to assure Mr S that I've reviewed and considered everything he sent us.

Having considered everything, I've reached the same conclusions as our Investigator, for these reasons:

- In early December 2022, Mr S' wife experienced difficulties using her credit card and transactions were declined. The evidence provided from Barclays has explained this was an issue that affected a number of their customers on the date in question. I agree Mrs S would have experienced a degree of confusion and embarrassment when her card was declined. However, when deciding if Barclays needs to take steps to make an award for this, there are a number of things I consider need to be taken into consideration e.g., how long the problem lasted, the impact of not being able to make the transaction etc.
- Barclays has explained the problem lasted around 45 minutes. So, while it would have been frustrating for Mr and Mrs S, this is a relatively short period of time. Mr S also hasn't explained any specific issues that stemmed from Mrs S being unable to use her credit card for the specific transactions – so again, I consider the impact of being unable to use the credit card was somewhat limited.
- Barclays sent a text message to all customers who were impacted by the technical issue. As Mr S is the main cardholder, the message was sent to him, and not Mrs S. Mr S has explained he's unhappy with this, and I can understand why he thinks it would have been preferable for Mrs S to receive the message. However, the credit agreement and banking relationship is between Mr S and Barclays – Mrs S isn't their customer when it comes to the credit card. Therefore, I can't wholly agree it was unreasonable that the message was sent to Mr S. In addition to this, there is nothing

to suggest other customers, with similar circumstances were treated any differently, as such I don't consider Mr S was treated unfairly. Our role is somewhat limited in circumstances such as this as we cannot tell a business what its processes should look like. I'm aware Mr S feels strongly about this matter, so I appreciate he's likely to be disappointed we can't ask Barclays to do things differently in future.

- Mr S has spoken about the difficulties he experienced trying to contact Barclays about the problems with the credit card. In particular, he's explained he left a voicemail for a complaint handler he'd previously dealt with which was wasn't responded to, and that he experienced very long wait times when trying to speak with someone.
- Barclays has been unable to locate the voicemail Mr S left, so they've been limited in what they can say regarding this point. However, if Mr S did leave a message, then I don't think it's unreasonable he would have expected a call back. However, I've had to balance this with the fact the person Mr S called handled a previous complaint of his. Therefore, they wouldn't have been best placed to support Mr S with his queries about his wife's card – that would be Barclay's customer service team. So, even if Mr S had got through to the person he tried to call, he's unlikely to have been able to get the support he needed at the time.
- I know Mr S feels he should be able to contact the person he had previous dealings with. However, it's for Barclays to decide how their business is set up and which departments are best placed to deal with specific queries. For issues like the one experienced by Mr and Mrs S, I don't consider it it's unusual or unreasonable that consumers are expected to communicate with a dedicated customer service team in the first instance. So, I can't agree Mr S has been given incorrect information about this point or treated unfairly.
- I'm also aware that Mr S made multiple calls to Barclays before raising his complaint and he's unhappy with the time he had to spend on hold. Unfortunately, as the technical issue impacted a number of customers, Barclays has explained their phone lines were busier than usual and this may have accounted for the time it took for Mr S to be able to speak with someone. It's never guaranteed that a consumer will be able to speak with an advisor immediately when call their bank. And needing to speak with a bank comes with inevitable inconvenience – and this isn't something we'd ordinarily make an award for. So, for me to decide Barclays needs to take steps to put things right, I have to be persuaded the inconvenience Mr S experienced was avoidable and/or different to other customers with similar circumstances.
- Barclays has only been able to provide limited information regarding what happened when Mr S tried to call them. But I have seen that when Mr S called Barclays in earlier December, the advisor tried to transfer him to their fraud department. Mr S was waiting in this queue for just over 10 minutes before he disconnected the call himself. Waiting for that period of time to have your call answered can be frustrating, but as mentioned above, there are occasions when call volumes are higher than normal. That was the case when Mr S tried to speak with Barclays – and something that's likely to have been experienced by other customers on that day.
- It's clear Mr S wanted to get matters resolved, and he was trying to be proactive in understanding why his wife's card had been declined. So, it's unfortunate he couldn't get those answers when he wanted them. However, I can't ignore the fact Barclays text Mr S, and other customers, on the same day to let them know the matter had been resolved. Although, I know Mr S felt the message was vague and should have been sent to Mrs S. I've also placed weight on the fact that the issue with the card

had been resolved before Mr S raised his complaint – and Barclays provided their response within the timescales we'd expect and clearly explained why Mrs S had issues with her card.

- I know Mr S remained unhappy after receiving Barclay's final response in early January 2023. But complaint handling isn't a regulated activity – in turn it isn't something we can make a finding on. In this case, the issues stemmed from Mrs S being unable to use her card, and Barclays addressed this in their January 2023 final response. This final response letter explained that Mr S could refer his complaint to our service if he remained unhappy, however he chose to continue communicating with Barclays about his concerns. That was a choice Mr S could make – but I don't consider it would be fair to ask Barclays to compensate him for the distress and inconvenience he experienced after making this choice himself. I appreciate he felt his complaint points hadn't been fully addressed, but that wouldn't have prevented him from bringing his complaint to our service. Ultimately he was unhappy with their response, and the final response letter clearly explained he could come to our service if that was the case.
- Given the above, I'm not persuaded that Mr S received a lower level of service than other customers with similar circumstances. Despite Barclays acknowledging the technical issue experienced by their customers, I don't consider that means compensation is warranted in this case for the reasons I've already explained. I'm satisfied Barclays' apology was sufficient in the circumstances, so I won't be asking them to do anything further to put things right.

For the reasons above, I'm not upholding Mr S' complaint.

### **My final decision**

My final decision is that I'm not upholding Mr S' complaint about Barclays Bank UK PLC trading as Barclaycard.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 30 April 2024.

Sarrah Turay  
**Ombudsman**