

## **The complaint**

Mr M complains that Barclays Bank UK PLC trading as Barclaycard delayed paying a £400 credit balance transfer into his bank account. He's also unhappy about the conflicting information and poor service he received when trying to obtain the payment. Mr M also complains that Barclaycard sent him paper statements when he didn't request this.

## **What happened**

Mr M had a credit card account with Barclaycard. In July 2023 he called Barclaycard in relation to a credit balance on his account. Mr M was told that the money would be transferred into his bank account within 48 hours, but this didn't happen. Mr M had to call Barclaycard several times before he finally received the money. He's unhappy about the length of time it took for some of his calls to be answered, and about the fact that he was cut off during one of the calls whilst providing his security details.

Mr M complained to Barclaycard. He was put on hold for a long time and was promised a call back which didn't happen. He had to call several times and kept getting transferred, including to the wrong department. When he spoke to the complaints handler, Mr M felt that the agent down played the errors which had been made.

In its final response, Barclaycard apologised for the delay in sending the credit balance refund to Mr M's bank account. It also apologised for the poor customer service he had received, and for the fact that paper statements had been sent to him when he didn't request this. Barclaycard paid compensation of £200 to Mr M.

Mr M remained unhappy and brought his complaint to this service.

Our investigator didn't uphold the complaint. He said that although Barclaycard had made some errors, he was satisfied that the compensation of £200 was sufficient for any distress and inconvenience caused.

Mr M didn't agree. He said he wanted this services opinion on every point he'd raised. He felt that Barclaycard had dismissed his concerns.

Mr M also said he wanted to add another issue to his complaint before an ombudsman reviewed it. He said he'd received a paper statement in February 2024 which he hadn't requested. Mr M said this was the same error which had occurred previously and which he'd been assured by Barclaycard wouldn't happen again.

## **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've read and considered the whole file but I'll concentrate my comments on what I think is relevant. If I don't comment on a specific point, it's not because I've failed to take it on board and think about it, but because I don't think I need to comment on it in order to reach what I

think is the right outcome.

Mr M has said that he wants this service to comment on every issue he's raised. I've explained my approach above, I've taken account of all the points Mr M has raised in considering whether the resolution offered by Barclaycard was fair and reasonable. The rules of this service allow me to look at complaints broadly in this way, rather than allocating a monetary amount to each individual error.

Barclaycard has acknowledged that Mr M was given incorrect timescales and conflicting information when he contacted them to obtain a credit balance refund. I can see that Mr M had to make several calls to Barclaycard about this and I appreciate how frustrating this must've been for him when the money wasn't received in the timescale he was expecting. That said, I can see that from the time when Mr M first contacted Barclaycard about the credit balance refund to the date when the payment was sent to his bank account was around 7 days. I don't think this is an unreasonable time period to process a payment.

Barclaycard has acknowledged that the level of customer service provide to Mr M was poor. It has also apologised for failing to check with Mr M before sending him paper statements.

This brings me to the further aspect of Mr M's complaint which he's raised very recently and which I've agreed to look into as part of this decision. Mr M says that he received a paper statement in February 2024 despite not requesting this.

This service has asked Barclaycard to explain why this happened. Barclaycard has stated that because Mr M's account has been closed, he will shortly no longer have access to the account online, and the only way it can provide him with details of his monthly balance is by sending paper statements. The paper statements have been set up in advance of the online access stopping, so that Mr M isn't left in a position where he doesn't know his account balance.

I've thought about this. Whilst I appreciate that Mr M would prefer not to receive paper statements, I'm satisfied that Barclaycard has an ongoing obligation to inform Mr M about his account balance. I don't think it's unreasonable for Barclaycard to send paper statements in these circumstances.

Taking all of the available information into account and having regard to all of Mr M's complaint points. I think the compensation already paid by Barclaycard is sufficient. I think the sum of £200 fairly and reasonably reflects any distress and inconvenience caused to Mr M as a result of the errors and the poor customer service.

### **My final decision**

My final decision is that I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 24 April 2024.

Emma Davy  
**Ombudsman**