

The complaint

Mr F is unhappy that a replacement Barclaycard from Barclays Bank UK PLC was sent to the wrong address. He's also unhappy about the service he received when he visited a branch.

What happened

Mr F's Barclaycard expired in July 2023. He didn't receive a new card so he went into his local branch to make enquiries. Mr F spoke to an advisor who said that a replacement card had been sent in July but because there was some detail missing from Mr F's address it wouldn't have been received.

Mr F asked the advisor to amend his address and request a new card to be sent. The advisor told Mr F that this would take around five working days to arrive.

Mr F didn't receive the card so he went back into branch. The advisor told Mr F that a card had been sent. Mr F checked the advisors screen and saw that his address hadn't been amended. He said he wanted to make a complaint.

The advisor asked Mr F to go upstairs and speak to one of his colleagues about the complaint. Mr F had to wait a long time before he was able to see someone and experienced some issues with other customers which made him feel anxious. Mr F gave details of his complaint to a manager.

Following this, Mr F received a new card in the post. He was unhappy about this because he had said to the advisor that he didn't want this to happen until a full investigation to find the two missing cards had been completed and until he received proof that his address had been amended.

In its final response, Barclays acknowledged that Mr F had received poor service. It apologised and credited his account with £50.

Mr F remained unhappy and complained to this service. He seeks compensation of £500.

Our investigator didn't uphold the complaint. They said Barclays had resolved the complaint fairly.

Mr F didn't agree so I've been asked to review the complaint.

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 appreciate that it must've been worrying for Mr F when he didn't receive his replacement Barclaycard on two occasions.

I've reviewed the available information and I can see that a card was issued to Mr F on 3

July 2023. The card was sent to the address on Barclays system which had been on record since May 2019. When Mr F visited the branch, he identified that his flat number was missing from the address. Although the advisor told Mr F that he would amend the address on the account, Barclays has acknowledged that the amendment wasn't successful because the advisor had used an outdated process. This meant that the second card also went out without the flat number on the address.

I can see that the address was amended on the system on 24 August 2023 and a new card was ordered on 5 September 2023 and issued to the correct address.

Mr F has said that he didn't want the replacement card until his complaint about why the first two cards hadn't arrived had been investigated. However, I can't see that Mr F ever advised Barclays not to send the replacement card. Given that Mr F's initial complaint was about not receiving the card. I think Barclays acted reasonably by arranging to send the replacement card to Mr F once the address had been correctly amended.

Barclays has accepted that it made an error when it failed to follow the correct process to amend Mr F's address. It has paid compensation of £50 by way of apology. I agree with the investigator that the error warranted compensation and that the compensation paid in respect of the error is a fair and reasonable sum.

Mr F has also complained about the way in which Barclays dealt with his complaint and about some customer service issues in branch. I've taken account of everything Mr F has said about this, and I understand that he isn't happy about the way in which his complaint was dealt with. However, as the investigator has already explained, this service isn't able to look into complaints about complaint handling as it isn't a regulated activity.

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 F to accept or reject my decision before 12 April 2024.

Emma Davy
Ombudsman