

The complaint

Mr G complains that he can't pay his credit card from MBNA Limited (MBNA) in cash.

What happened

Mr G has a credit card from MBNA and he pays it off in cash each month. He visits a bank branch to do that. Up to when he made his complaint, he paid in at a branch of a high street bank but that's now closed. Instead, he wants to pay off his credit card at a post office, which is convenient for him.

Mr G doesn't use online banking or use a debit card, so those aren't options he can use.

Mr G says MBNA should add a barcode to its statements so he can use 'paypoint' at the post office. He says MBNA should pay compensation of £1,500.

Mr G complained to MBNA. The bank said there were other ways for Mr G to make payments to his credit card – by phone, cheque, direct debit, using the MBNA app or online banking. MBNA paid compensation of £30.

But when they wrote to Mr G, MBNA made a mistake – as they said it wasn't possible to pay off a credit card in cash. MBNA realised that after Mr G brought his complaint to us.

For that error, MBNA made an offer of further compensation of £50 to Mr G. We put that to Mr G but he didn't accept it.

Our investigator thought MBNA had done enough to resolve Mr G's complaint. She said we can't make MBNA add a barcode to the statements. And Mr G can pay in cash at other banks – and she named another high street bank he could use. MBNA had spoken to that bank and they told MBNA they'd accept cash.

Mr G didn't agree and said MBNA should be told to add a barcode to the payslip on statements. And he said the compensation of £50 wasn't enough to compensate him for the inconvenience of having to travel round to find a bank that will take cash.

Because Mr G didn't agree, his complaint has come to me to make a final decision on.

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.

We can't tell businesses to change their operations, processes, or procedures – that's up to them, and we can't interfere. But our role is to decide if customers have been treated fairly in the circumstances of their complaint. So here, I can't make MBNA add a barcode to their statements as Mr G wants.

But I looked at whether MBNA dealt with Mr G's complaint fairly and reasonably.

It is the case that Mr G can visit another bank in his home town and pay his credit card bill in cash. His statements say the credit card can be paid at any bank.

I looked at a map of Mr G's home town and there are branches of three well known high street banks there. I can't state their names in this decision but will include them in the note which goes out.

MBNA made an error when they said Mr G can't pay in cash – and for that, offered to pay further compensation of £50 - which I think is reasonable. Mr G wants more – to reimburse him for having to travel to find the branches of banks he can use. But I don't think that is a reasonable thing for him to ask – as these are probably easily found in the town centre, and MBNA have already given him the name of one. And I will list the banks for him.

While Mr G says he doesn't use online banking or a debit card, he could set up a direct debit to pay either the full amount or minimum amount each month. For these options, he should call MBNA on the number shown on his statement.

Therefore, I think MBNA have given Mr G enough options to help him pay his credit card bill.

I know Mr G wants me to do more, but for these reasons, I am not asking MBNA to do anymore to settle Mr G's complaint. But this decision also says MBNA should pay the compensation they've offered (for the errors they made in their final response).

My final decision

I uphold this complaint. MBNA Limited must:

- Pay compensation of £50 for distress and inconvenience.

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

Martin Lord
Ombudsman