

## The complaint

Miss H complains that Barclays Bank UK PLC trading as Barclaycard did not send her credit card statements as she instructed them to, and they provided her with poor customer service on numerous occasions.

Miss H is represented by her husband in bringing this complaint. But for ease of reading, I'll refer to any submission and comments he has made as being made by Miss H herself.

## What happened

Miss H was unable to access her Barclaycard statements from 2018 through her online banking, so she used the chat facility for assistance, but she says the customer service was subpar, necessitating repeated requests for assistance. She says she was told her statements would become available shortly, but they remained inaccessible. She complained to Barclaycard about this, and she says they would be available in the next few days, and they paid £25 compensation to a savings account (not her Barclaycard account). As her Barclaycard statements were still unavailable a week later, she requested them to be sent to her address via post, but she didn't receive them.

Miss H contacted Barclaycard regarding her complaint, but the call abruptly ended, and she didn't get a call back. She spoken to another representative who assured her they logged her complaint and prioritised statement delivery, but when Miss H called them about the status of her complaint, she was told no complaint had been logged and she had to start the process again. She says she spoke to a call handler on 24 October 2023, who was unhelpful, and she was not equipped to handle such matters, so she asked to speak to a manager, who rung Miss H from a mobile number when Miss H only had six minutes available. Miss H says the manager tried to downplay the situation, patronised her and threatened to end the call.

Miss H says she received a letter threatening to close her accounts as she spoke to colleagues in an aggressive way and used insulting language. Miss H says this letter was generalised, and it did not give specific examples. Miss H made another complaint to Barclaycard.

In Barclaycard's response to Miss H dated 30 November 2023, they partially upheld the complaint and awarded Miss H £175 compensation. They said having reviewed the statements in her application (app), the earliest available is from September 2018. They said if earlier statements are required, a request for printed copies can be made, and this should've been done during the chat on 3 September, but it wasn't done due to a misunderstanding by them with what was requested.

Barclaycard said their records showed Miss H signed up to retail online banking on 7 September 2018. When she did this, an internal folder was created where digital copies of her statements were uploaded each month. They said this folder is where the online banking sources her statements from. Barclaycard said there's no current plans to upload any further historic documents to this folder. They said Miss H had told them about issues about seeing her Barclaycard statements online as they show a blank screen. But they weren't aware of

any issues with the app or online banking, so they gave her information to help her resolve this. Miss H brought her complaint to our service.

Our investigator did not uphold Miss H's complaint. She said she appreciated Miss H felt upset with the letter dated 24 October 2023 that Miss H received in relation to her behaviour, especially as she expected a response to her complaint. She said having listened to call recordings, she found the manner in which Miss H spoke to call handlers was inappropriate. Our investigator agreed that Miss H's customer journey could have been better as she was only able to view her statements from September 2018 onwards, so she agreed this could have been communicated to Miss H in her calls and online chat.

Miss H asked for an ombudsman to review her complaint. She made a number of points. In summary, she said the chat agents failed to grasp what she wanted to achieve, she had poor service from call handlers, including a call being abruptly ended, without her being rung back, complaints weren't logged, and statements weren't ordered when they should have been, the threatening tone of the letter she received on 24 October 2023 was unacceptable, and so was the conduct of the manager she spoke to. Miss H said she believed this letter was discriminatory as the manager leveraged her position as a manager as she repeatedly shouted over her and spoke down to her from the outset.

Miss H says that on one communication they referred to her as Mr, not Miss, they didn't adequately investigate her complaint, her Barclaycard account had disappeared from the app – and she couldn't access this online, and staff weren't equipped to deal with her 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.

Firstly, I'm aware that I've only summarised Miss H's complaint points. And I'm not going to respond to every single point made by her. No discourtesy is intended by this. It simply reflects the informal nature of our service as a free alternative to the courts. If there's something I haven't mentioned, it isn't because I've ignored it. I haven't. I'm satisfied I don't need to comment on every individual point to be able to reach what I think is a fair outcome.

Miss H has mentioned that her Barclaycard account has disappeared from the app, and she can't access this online. I've noted the strength of feeling that she has that this should be addressed as part of this complaint, but as these issues weren't part of the complaint she brought to our service (as this post-dated her original complaint), I'm unable to consider the contents of her letter dated 1 February 2024). But Miss H may be able to bring this separate complaint to our service if she wishes to.

I must make it clear to Miss H that it is not within this service's remit to tell a business how they should operate their policies and procedures, such as what their complaints processes should be, their call recording procedures for calls from a mobile phone, and their procedures for uploading historical statements to the app. It would be the role of the regulator – the Financial Conduct Authority (FCA), who have the power to instruct Barclaycard to make changes to their policies and procedures, if necessary.

I must explain to Miss H that complaint handling by a business isn't a regulated activity and as such, the issues she's raised that relate directly to how Barclaycard have investigated her complaint, such as the level of investigation they conducted does not come under my powers to consider. I will instead be focusing on what's fair and reasonable in the circumstances of this complaint, and the impact of any errors on Miss H.

I've reviewed the chat history Miss H had. This was not a live chat, and it is not advertised as such, so it can take a while for responses to queries which can be frustrating, but it would not be considered an error. But I'm persuaded that Miss H was let down with how the chat went and I'll explain why.

Miss H is clear that she is trying to get her statements from 2018, but there are only a few available on the app, and she wants to know how to get the rest of them. The chat agent offers to order statements in the interim, but it was statements earlier than September 2018 that it was clear Miss H wanted, and she became frustrated when the chat agent didn't understand her relatively straightforward request. So she asked him to raise a complaint, which he said he would do. She asked for a phone call back and she asked for a call back that day or anytime tomorrow (which would have been 4 September 2023), but I can't see a call was made to her.

So Miss H had an expectation that she would get a call back, so it would have been distressing when she didn't get a call back as agreed. If it wasn't possible for her to get a call back the following day, it would be proportionate for the chat agent to explain that to Miss H, but he didn't. So this led to Miss H calling them back on 5 September 2023. But she also had difficulties on this day as she had to call more than once after the first call cut off. Miss H also found out the complaint she made wasn't logged.

On another call, the call handler said Miss H would be able to see the statements online in a few hours. But this was incorrect (based on the explanation Barclaycard gave Miss H in their response dated 30 November 2023 of why the statement only went back to September 2018). So Miss H had been set another expectation that Barclaycard were unable to fulfil, after she had already been distressed by earlier calls and chats. I listened to a voicemail a call handler left Miss H saying they agreed to £25 compensation, but he didn't say what account it was paid to or ask Miss H to agree to the payment to see if this resolved her complaint (or ask her to ring him back).

This caused Miss H to use the chat facility to find out where the £25 has been paid, so she was inconvenienced again by having to reach out to Barclaycard. She also requested her statements by post on the chat for 2018, but due to a technical issue, the chat agent couldn't help her, so Miss H was transferred to another agent, but the agent wasn't able to assist Miss H either, and she mentioned that some of the statements were blank.

Miss H rung Barclaycard on 4 October 2023, and she told them about the technical issue she was having, but the call handler was unable to resolve the issue. Miss H wanted to log a complaint, but the call handler's system wasn't working so she offered to transfer Miss H to the complaints department. This distressed Miss H as she had been trying to log multiple complaints and request her statements multiple times, seemingly without success.

So here, I would have expected the call handler to help diffuse the situation by offering to take the complaint information Miss H had provided, to agree to have the complaint logged when she could, and to ring Miss H back with the reference once this was completed. It also appears that the call handler terminated the call without warning Miss H she was going to terminate the call, which does not seem in line with Barclaycard's process.

Miss H speaks to a call handler on 14 October 2023, and she requests her Barclaycard statements from 2015. The call handler appears to order these statements by post. The process was completed within less than four minutes. So it would be understandable why Miss H would be distressed that this had taken over a month to get to this point, when it was so easy for this call handler to do. Miss H asks for another complaint on this call, which the call handler agreed.

But when Miss H rang on 24 October 2023, the call handler couldn't locate the complaint. This distressed Miss H, and the call handler could only deal with existing complaints. So he had to transfer Miss H to a colleague, which further inconvenienced Miss H as a result of Barclaycard not doing what they told Miss H. And Miss H had to explain everything again to the new call handler. Miss H tells the call handler she'll give her five days to resolve the complaint. The call handler says *"if I were you"*, and she tells Miss H about the response from November, but this was incorrect (as it was September).

Miss H corrects the call handler, and she is audibly upset at being given advice which she didn't ask for when she wanted the call handler to raise a complaint for her. The call handler summarises Miss H's complaint, but Miss H takes exception to the brief summary the call handler gave her.

I'm persuaded that the call handler was trying to assist Miss H, but due to what had happened previously with Miss H's complaints, then it seemed Miss H had little faith in the call handler. It could be considered that she was talking down to the call handler and raising her voice at times, which could be considered as rude. I'm not persuaded this was intentional, it was more to do with the frustration that the call handler didn't capture everything she said initially. And Miss H found out she was a branch manager and not a complaint handler – although the branch manager explained that she or a complaint handler would both be able to capture her complaint. It was agreed for another manager to ring Miss H back between 12-2pm.

As the new manager called from a mobile number, and not the telephone system which recorded calls, there is no call recording for me to listen to. Barclaycard have explained that the manager who promised to ring Miss H had Wi-Fi issues at the time, so she couldn't ring using the call recording software (due to the Wi-Fi issues), so she called from a colleague's work phone, so Miss H was waiting longer.

I have read what Miss H has said about this call. And I've also read what the manager said about this call. There are direct quotes from the manager that Miss H said *"You clearly don't have any training around complaints, your process is ridiculous"*, *"Why are you even calling me if you aren't trained to do your job?"*. The manager's witness statement says Miss H patronised her, became extremely angry and was insulting.

Miss H said about the manager *"While you acknowledged my frustration, you attempted to downplay the situation and, regrettably, patronised me. Your approach did not help defuse the situation, and you ultimately threatened to terminate the call if I did not communicate in a less frustrated manner"* and the manager *"repeatedly spoke over me and threatened to terminate the call"*.

When it comes to complaints where it's one word against another, I have to consider the evidence available to me. I then have to weigh the evidence against the balance of probabilities, that is, what's more likely to have happened in the circumstances.

On the balance of probabilities it's clear to me that the communication on the call had broken down, possibly from the outset and I think both sides would acknowledge this. It's likely that because of this, both sides felt the other party was rude, and Miss H was frustrated.

I also acknowledge that a conversation is two ways. On previous calls I've listened to with Miss H, she understandably doesn't want to be spoken over mid-sentence. She probably didn't feel that Barclaycard's representatives were always listening to her.

Miss H has said that the letter a company in Barclaycard's wider group had sent her dated 24 October 2023 about them potentially closing her accounts or restricting her access is

discriminatory. While I can understand why Miss H feels this wasn't a proportionate response to the calls she had with Barclaycard, I've viewed their internal policy regarding this, and Barclaycard acted in line with their policy here. While I wasn't able to listen to the call with the manager, I'm not persuaded this letter was just in response to that call, and the letter says "*during several calls*".

While I can't disclose Barclaycard's policies as these are commercially sensitive, I'm persuaded that Barclaycard would have issued the letter to any other customer who spoke to the call handlers in the same way that Miss H did at times, so I'm not persuaded she was discriminated against here.

I've considered what Miss H has said about blank credit card statements. But Barclaycard aren't aware of any issues with the online banking or app displaying her statements. They also weren't able to locate an error with the code Miss H gave them. But Barclaycard also let Miss H down here as they've acknowledged that none of their staff offered the potential workarounds that Barclaycard outlined in their response dated 30 November 2023. And if Barclaycard had been able to send the statements to her in a timely manner when she originally asked them to, then this may have meant Miss H didn't have to rely on trying to get the online statements.

I've considered what would be a fair outcome for this complaint. While I can't agree that Barclaycard discriminated against Miss H, I agree with her that Barclaycard didn't follow their complaints process, and this had a clear impact on her as she needed to raise a complaint several times. She also had to repeat herself several times. I also agree with her that the initial chat agents didn't grasp what she wanted. If they would have been able to act on her relatively clear instructions, then Miss H wouldn't have needed to raise multiple complaints, spend as much time as she did on the chat facility and over the phone, and therefore she wouldn't have received the letter dated 24 October 2023 which clearly upset her.

Miss H has also said she had a link which referred to her as Mr and not Miss, and she was hung up on without warning which would have been distressing, and this only added to her belief that Barclaycard weren't equipped to help her. There were multiple times where Miss H was let down by Barclaycard that I've documented in this decision.

Barclaycard have paid Miss H a total of £200 compensation for what happened. I've considered whether this is proportionate compensation for what happened. Our awards are not designed to punish a business or to make it change the way it acts in order to protect other customers in the future. That is the role of the regulator. We sometimes award compensation if we feel that a business has acted wrongfully and therefore caused distress and inconvenience to their customer over and above that which naturally flows from the event.

I'm persuaded that £200 compensation is fair for the multiple times that Barclaycard let Miss H down. It is in line with our awards for what happened here. And as Barclaycard have already paid Miss H this amount, it follows that I don't require Barclaycard to do anything further.

### **My final decision**

I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss H to accept or reject my decision before 6 May 2024.

Gregory Sloanes  
**Ombudsman**