

## The complaint

Mr R complains Barclays Bank UK PLC trading as Barclaycard have prevented his secondary credit card holder from earning points when shopping online.

## What happened

I issued a provisional decision setting out what'd happened, and what I thought about that. I've copied the relevant elements of this below, and they form part of this final decision.

*Mr R contacted us in August 2023, saying since February 2022 his secondary card holder hasn't been able to use their credit card online. Mr R says the payment starts to go through, but it's not set up to work properly with Secure Payments so it fails. Mr R says he's been raising these issues since March 2022, until he was able to eventually get past barriers, he says Barclaycard put up to him complaining – and the complaints team identified there is an issue on the systems that's preventing the card from working properly. An IT fix is required, but no date has been given for this.*

*After raising the complaint to Barclaycard, Mr R said he didn't get a full response from them, so asked us to look into things.*

*As part of our standard process, we asked Barclaycard for their version of events. They replied and said Mr R hadn't raised a complaint. One of our Investigators provided Barclaycard with the acknowledgement they'd sent Mr R confirming he had raised a complaint several months earlier.*

*Barclaycard then issued a final response letter on 25 October 2023. In this response they said the secondary card holder's card hadn't been set up on their systems properly – which is why they're having issues. They said there are usually two ways in which the secondary card holder could verify their card – but due to the issues the only option for Mr R's secondary card holder is a PIN sentry option. Barclaycard said they're sending a PIN sentry out and suggested this is tried. They added if this didn't work, then the card would need to be cancelled and reordered. They said sorry for the huge inconvenience and distress caused, as they could see Mr R had to contact them many times since opening the account and has spent long periods of time on the phone. To try and put matters right, they offered £250 compensation and a refund of the last five months' worth of fees totalling £100. Barclaycard said they wouldn't refund all of the monthly fees just because one of the cards wasn't working, as Mr R's was.*

*Our Investigator asked Mr R if this resolved matters for him, and he said it didn't. He said he was grateful for the offer of compensation, and the solution now offered. But, the issue has been ongoing since the account was opened, so would have expected a refund of more fees – or all of them.*

*As a consequence, our Investigator began to look into things. To help her do that, she asked Barclaycard for their version of events. She asked on 1, 9, 20 and 28 November 2023 – but Barclaycard didn't reply. She issued her outcome on 7 December 2023, saying she thought Barclaycard's offer to put matters right was fair.*

*Mr R didn't accept this, he said he and his secondary card holder hadn't been able to use the card as advertised – and they'd usually be relatively high spenders on the card to earn rewards points. Overall, Mr R still thought Barclaycard should be refunding further fees.*

*Barclaycard didn't reply to our Investigators outcome, nor did they reply to her notification on 22 January 2024 the case was being passed to an Ombudsman.*

### **What I've provisionally 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.*

*As a starting point, given the amount of contact our service has made with Barclaycard I'm satisfied it's appropriate to go ahead and consider this case. I find it disappointing Barclaycard haven't responded to six different contacts our Investigator attempted to make with them. All of these contacts were to our usual contact, so there is no reason they wouldn't have received them.*

*In the absence of Barclaycard's evidence, I'm required to take into account all of the evidence I do have to reach a fair and reasonable outcome.*

*Barclaycard have accepted Mr R's secondary account holder hasn't been able to use their card in the way they should be able to. They've also corroborated Mr R's comments that he's been attempting to get this put right since the beginning of the account being opened.*

*Mr R says the simplest way for his complaint to be resolved is for a refund of all fees. Barclaycard, and our Investigator, both said the account fee is payable as per the terms and conditions. That's correct, it is. But I'm required to consider things on a fair and reasonable basis.*

*Looking at things in that way, I don't think it's fair that Mr R has been charged any monthly fees for the usage of the account – because Mr R has said the whole point of using this account is to build up rewards points. And those rewards points are significantly less because of the issues Barclaycard have admitted to.*

*In the circumstances, I'm going to require a refund of all monthly fees that have been charged from the date the account was opened, until the date of Barclaycard's final response letter on 25 October 2023. Our service can't generally get involved in matters after a final response letter has been issued unless a new complaint has been raised.*

*I'm also not entirely satisfied £250 compensation puts matters right either. Although I don't have any notes at all from Barclaycard, Mr R has said he's contacted them on many occasions. I've got nothing to dispute that, so given the timespan of March 2022 to October 2023 before Mr R was actually given an answer to his complaint and a way forward, I currently think total compensation of £400 is fairer. I can see Barclaycard said the £250 they'd awarded was credited to Mr R's Barclaycard account – so this would mean a further £150 to be paid to him directly.*

### **Responses to my provisional decision**

*Mr R replied and said he was very pleased with my provisional decision and had nothing to add.*

Barclaycard didn't reply by the deadline.

### **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.

As neither party has disagreed with my outcome, I've still decided to refund all monthly fees from account opening until 25 October 2023 – and think further compensation is due.

I've set this out below.

### **Putting things right**

I require Barclaycard to:

- Refund all monthly fees from account opening up to 25 October 2023
- Pay Mr R a total of £400 compensation – Barclaycard can take off the £250 compensation already paid from this figure

### **My final decision**

I uphold this complaint and require Barclays Bank UK PLC trading as Barclaycard to carry out the actions in the 'Putting things right' section of this decision.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 7 May 2024.

Jon Pearce  
**Ombudsman**