

## **The complaint**

Mr M complains about problems he's had accessing services and having services explained to him by Barclays Bank UK PLC, trading as Barclaycard.

## **What happened**

Mr M is upset that Barclaycard didn't call him back in the timeframe they promised they would; that when they called him the call handler was from Barclays and not from Barclaycard; that the call handler told him his account was in Collection when it wasn't; and that he wasn't able to access the App for a time and that statements weren't available on it.

Mr M wasn't happy with Barclaycard's response to his complaint and when he referred it to this Service our investigator didn't think Barclaycard had done enough. The investigator thought they should pay Mr M £50 to compensate him for the distress and inconvenience caused.

Mr M thought £150 would be more realistic and Barclaycard thought an apology sufficient.

The complaint has, therefore, been referred to me, an ombudsman, for a decision.

## **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 agree with the investigator's opinion. I'll explain why.

Where the information I've got is incomplete, unclear, or contradictory, as some of it is here I have to base my decision on the balance of probabilities.

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 any 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.

It's not reasonable to expect a service to be fault free all the time and it may often be sufficient for a business to simply apologise for problems that have been experienced.

Here, I think Barclaycard have caused Mr M sufficient distress and inconvenience for them to compensate him, but I think £50 is sufficient in the circumstances.

The delay in calling Mr M back was only 10 minutes and although it should clearly have been made within the timeframe provided I don't think Mr M will have been too inconvenienced by it. Nor do I think he was particularly inconvenienced by being called by a Barclays and not a Barclaycard representative. He was transferred to the correct person pretty quickly and, having listened to that call, I've heard that the operative was able to deal with Mr M's questions appropriately. But the first call handler was clearly wrong to suggest Mr M's account was in Collection and I think that would have created some distress and

inconvenience, albeit for only a short period. It can be expected that Apps may need maintaining and that they may not be available during maintenance periods. Mr M has also explained that he wasn't able to get access to statements but it seems likely from the call records that he was still able to access his account online, so I think any distress and inconvenience was limited.

This Service can't consider complaints that are purely about a business's complaint handling and, as our investigator has already explained, that means I can't consider some of the issues Mr M raised.

Ultimately, I think £50 is reasonable compensation for the distress and inconvenience caused.

### **My final decision**

For the reasons I've given above, I uphold this complaint and tell Barclays Bank UK PLC to pay Mr M £50 to compensate him for the distress and inconvenience caused.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 12 July 2024.

Phillip McMahon  
**Ombudsman**