

The complaint

Miss S complains about how Barclays Bank UK PLC trading as Barclaycard has dealt with problems she has faced with the online access to her credit card account.

What happened

Miss S holds a credit card with Barclays that she opened in December 2023. Initially Miss S says she faced some problems with the activation of her credit card resulting in some transactions being declined. But more recently she has continued to face problems with the activation and use of the online access Barclays provides to her credit card account. Miss S has told us that her complaint only relates to the more recent problems – with the online access to her account.

Barclays has responded to these problems in three separate letters. The first letter sent in January 2024 explained that Miss S's online profile had been reviewed, and that she should now be able to register for online services. Barclays also paid Miss S £100 for the inconvenience she'd been caused (together with a further £140 as compensation for some Avios points Miss S had lost out on due to the declined transactions.)

In its second letter, sent in March 2024, Barclays further apologised for the continued problems Miss S faced getting online access. It said it had now deleted Miss S's previous online account and asked her to complete a new registration. Barclays paid Miss S an additional £50 for her continued inconvenience.

Barclays final letter was sent in April 2024. It acknowledged that Miss S said she was still facing problems getting online access to her credit card account. But it noted that its records didn't show any new registration having been attempted by Miss S. It asked her to send screenshots of any problems. And it told Miss S that she could request paper statements by calling its customer service team that would allow her to keep on top of her account. Barclays says it agreed a time to call Miss S to help her with the registration process, but it wasn't able to make contact with her. Barclays' records show that Miss S completed most of the account registration process on 19 May but needed to finish the registration by adding a memorable word.

Miss S's complaint has been assessed by one of our investigators. She thought that Barclays had taken sufficient steps to assist Miss S with the problems she was facing. And she thought that the compensation Barclays had paid to Miss S was sufficient. So she didn't think Barclays needed to do anything more in relation to the complaint.

Miss S didn't agree with that assessment. So, as the complaint hasn't been resolved informally, it has been passed to me, an ombudsman, to decide. This is the last stage of our process.

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.

In deciding this complaint I've taken into account the law, any relevant regulatory rules and good industry practice at the time. I have also carefully considered the submissions that have been made by Miss S and by Barclays. Where the evidence is unclear, or there are conflicts, I have made my decision based on the balance of probabilities. In other words I have looked at what evidence we do have, and the surrounding circumstances, to help me decide what I think is more likely to, or should, have happened.

At the outset I think it is useful to reflect on the role of this service. This service isn't intended to regulate or punish businesses for their conduct – that is the role of the Financial Conduct Authority. Instead this service looks to resolve individual complaints between a consumer and a business. Should we decide that something has gone wrong we would ask the business to put things right by placing the consumer, as far as is possible, in the position they would have been if the problem hadn't occurred.

It seems clear that Miss S has faced some problems accessing her account using the Barclaycard online app. She has been discussing her problems with the Bank for several months, and responded to our investigator's assessment to say that things had still not been resolved. So what I need to look at here is whether the steps Barclays has taken to assist Miss S are reasonable. And whether the problems she has faced should result in Barclays paying her any additional compensation.

I think I should first note that online access to a credit card account isn't something that is guaranteed by the card terms and conditions. The regulations do place some requirements on Barclays to provide Miss S with information about her account and the transactions she has made. And without online access some of that information might not be as easily available. But it is possible for Miss S to receive the required information by changing her communication preference to paper statements. And I can see that Barclays did explain that to Miss S and tell her how to request that change.

It seems that the problems Miss S has faced getting online access to her account haven't been typical or straightforward. So Barclays needed to take a number of steps to identify why the problems were occurring. It first reviewed her online account to highlight any obvious problems. When that didn't resolve matters it then deleted Miss S's previous online registration. And it explained to Miss S what she would need to do to create a new online registration, and offered to walk her through that activity on a telephone call. I think those steps were a reasonable way of assisting Miss S.

More recently the information Barclays has sent me shows that Miss S has successfully completed the first part of her new online registration. But, to use the registration fully, she needed to add a memorable word for security purposes. That hadn't been done by the time our investigator issued her assessment. I don't know if that is now complete, but I think it likely that finishing that part of the registration process will allow Miss S to access the information she requires.

There is no doubt that the delays completing the online registration will have caused some frustration to Miss S, both in terms of the time she has spent on the phone to Barclays getting the problems identified, and in the different ways she will have needed to access information about her account. In total I can see that Barclays has paid Miss S £150 for the inconvenience she has been caused by the problems with her credit card account since it opened last year. And, for completeness here, I will also note that Barclays paid Miss S a further £140 for the loss of some Avios points as a result of transactions being declined. However I accept that part of the compensation isn't directly relevant to what Miss S has now asked me to look at.

I've thought carefully about what appropriate compensation would be for the inconvenience Miss S has been caused. I appreciate that Miss S will find my conclusions disappointing, but I am satisfied that the total Barclays has already paid her (totalling £150) for her inconvenience is fair and reasonable and in line with what I would normally award in circumstances such as these. So I don't think that Barclays needs to do anything more in relation to this complaint.

My final decision

For the reasons given above, I don't uphold the complaint or make any award against Barclays Bank UK PLC trading as Barclaycard.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss S to accept or reject my decision before 7 October 2024.

Paul Reilly
Ombudsman