

## **The complaint**

Miss H has complained that Barclays Bank UK PLC, trading as Barclaycard, misadvised her. It told her that she had a 0% interest offer on purchases, for up to 20 months, but in fact this was for balance transfers only.

## **What happened**

Miss H opened a Barclaycard account in January 2024, and was sent the terms and conditions. These included the following:

*“The following promotional rates are available from the date that your account is opened: 0% interest on eligible balance transfers for up to 20 months (1.99% fee applies) from account opening.”*

Miss H then called Barclaycard, and balance transfers were discussed. She then asked if there was a promotional rate on purchases, and the agent told her the same 0% applied. However, this was incorrect.

Miss H then saw she'd been charged interest on purchases, and she queried this. Barclaycard accepted she'd been misadvised, and refunded the interest she'd been charged to that date. It also agreed to waive purchase interest for the next six months, and paid £200 compensation.

Miss H didn't think this was fair. She felt Barclaycard had taken advantage of her, and that a staff member was rude and should be disciplined.

One of our investigators looked into what had happened, but thought Barclaycard had done enough to put things right.

Miss H disagreed. She said that had she been advised properly, she'd have taken full advantage of the 0% rate on balance transfers, rather than using her card for purchases.

Miss H also asked that I consider a new point, regarding the paperwork she received.

## **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.

First, I can't look at the new point raised. Miss H would need to raise this first with Barclaycard. If she's unhappy with its response, she may be able to bring a further complaint to our service.

I now turn to the specific complaint raised here, that our investigator has looked into. I know this will be disappointing for Miss H, but I agree with our investigator.

It's clear incorrect information was given on the call. However, Barclaycard took significant steps to put things right, and I agree it acted fairly. I don't think it took advantage of Miss H,

as it took the actions I'd have expected to correct things.

I know Miss H says she'd have acted differently, had she been advised correctly on the call. But I'm not persuaded that she necessarily would have. This is because, prior to the call, where she was misadvised about the interest rate on purchases, she'd already used the card for purchases. This would also have limited the amount she'd have available for a balance transfer. So, I can't agree that when she got the card, her intention would have been to use it almost exclusively for balance transfers.

Finally, I'm aware that Miss H would like a staff member to be disciplined. However, that's not something I would require, as that's a private HR issue. Rather, if I saw evidence of rudeness, I'd likely ask Barclaycard to pay compensation. But here, I've seen no evidence of rudeness.

### **My final decision**

For the reasons given above, it's my final decision not to 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 28 February 2025.

Elspeth Wood  
**Ombudsman**