

The complaint

A company, which I'll refer to as T, complains about the service it received from Barclays Bank Plc trading as Barclaycard (Barclaycard) when attempting to increase the credit limit on its credit card.

In bringing this complaint, T is represented by its director who I'll refer to as Mr K.

What happened

Mr K has told us that:

- In August 2024, so that he could make an urgent payment on T's behalf, he called Barclaycard to request an increase in the credit limit on T's credit card.
- But despite a number of attempts to reach the correct department, he was unable to do so. Instead, his calls were routed to the fraud team rather than the bank's customer services team who he was trying to contact.
- Although a bank employee in the fraud department did try to redirect his call to customer services, the attempt was unsuccessful despite holding on for around half an hour.
- In a further call to the bank, he was told he should have had in place alternative methods of payment rather than having to rely on T's credit card. Furthermore, despite the urgency of the situation he was asked to call back the following day. And at one point an employee of the bank terminated his call.
- These events were frustrating and personally distressing. So, he complained to Barclaycard.
- He wanted Barclaycard to apologise for their poor service and offer him a gesture of goodwill payment.

On 7 August 2024 Barclaycard called Mr K and apologised for what had happened. In addition, they offered him £25 for the inconvenience he told them he'd experienced. But Mr K remained unhappy and referred T's complaint to this service.

Our investigator also believed the service Barclaycard provided to T fell short of what it had a right to expect. Nonetheless, he didn't think the impact on T was significant. In light of that conclusion, he felt Barclaycard's offer of £25 compensation was fair and reasonable for the inconvenience the bank's poor service caused. And so, on that basis he wasn't persuaded to ask Barclaycard to make any further payment.

Mr K didn't agree with the investigator's conclusions and on T's behalf has asked for an ombudsman to decide the matter.

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.

The specific issue that I have to decide is a straightforward one. Everyone agrees that the service Barclaycard delivered to T was poor – including their call wait times. And Barclaycard did not dispute Mr K's account that an employee of theirs terminated one of his calls to the bank.

Mr K has not argued T incurred any financial loss arising from Barclaycard's poor service. The essence of Mr K's submission was that the service received from Barclaycard was personally distressing and frustrating and he wanted an apology from the bank and a gesture of goodwill payment.

But Barclaycard have already apologised and offered compensation. So, all I need to do in the circumstances of this case is decide whether Barclaycard need to do anything more to put things right.

I start by saying how sorry I am to learn of the personal distress and frustration Mr K. experienced arising from these events. However, because this complaint has been brought to this service in the name of T, as a limited company – which is because T, is the eligible complainant in this instance as per the rules by which this service must abide – I can only consider how the impact of the events in question may have affected T. What that means is that whilst I sympathise with Mr K, I'm unable to consider any impact that he may have experienced himself in a personal capacity.

As the complainant in this case, like the investigator, I've thought about the inconvenience that T, the limited company experienced due to Barclaycard's poor service.

Our investigator concluded these events didn't materially impact T. In other words, he found no persuasive evidence that T suffered significant inconvenience. And whilst I understand Mr K's frustration, I too have found no evidence of significant inconvenience and Mr K hasn't provided any persuasive evidence – indeed any evidence at all demonstrating this. I have borne in mind also that there was no guarantee Barclaycard would have been prepared to increase the credit limit on T's card, as Mr K had wanted, let alone with the urgency he's explained the increase needed to be done.

With that in mind, and having thought about the general framework which this service considers when arriving at compensation amounts for inconvenience – further details of which can be found on this service's website, I'm satisfied that Barclaycard's offer of £25 represents fair and reasonable compensation for the inconvenience caused to T.

Furthermore, when taken alongside Barclaycard's apology which Mr K was looking for, I've further concluded that in the circumstances of this case, the compensation and Barclaycard apology fairly reflect the impact of the issues on T and is a fair way to resolve its complaint. I haven't been persuaded to increase the compensation further.

My final decision

For the reasons given above I don't uphold this complaint in the sense that Barclays Bank PLC trading as Barclaycard's offer to settle it is fair and reasonable and I do not require the bank to do anymore. It is for Mr K to decide whether to accept the bank's offer.

Under the rules of the Financial Ombudsman Service, I'm required to ask T to accept or

reject my decision before 4 March 2025.

Asher Gordon
Ombudsman