

## **The complaint**

Mr G complains Barclays Bank UK PLC (Barclays) failed to update his address.

## **What happened**

Mr G says he moved house in early May 2024 and updated his address using his mobile app. Mr G says he received an email in July 2024 explaining a new credit card was on its way. In August 2024 Mr G says he went to a local store to pay for his groceries using his existing credit card, but this was declined, and he was left to leave the store and get another form of payment, which caused him embarrassment and upset. Mr G says he also had to make alternative arrangements regarding his gym membership that he'd previously paid using that credit card.

Mr G is unhappy Barclays have only paid him £75 by way of compensation, even though he never accepted this, and he feels this doesn't go far enough for the trouble and upset caused.

Barclays says it accepts that it should have updated his address details and apologised for that and have paid Mr G £75, which it feels is fair. Barclays says it has now blocked the old card and updated his address details. Barclays says Mr G was sent an email informing him of the deadline for the use of his old card, so he would have been reasonably aware his existing card would no longer be active.

Mr G wasn't happy with Barclays' response and referred the matter to this service.

The investigator looked at all the available information but didn't uphold the complaint. The investigator says he was sympathetic with the problems Mr G faced when his credit card was rejected while shopping. That said, the investigator pointed out that Mr G could have contacted Barclays regarding the whereabouts of the new credit card, given he had been told a new card was going to be sent after his June 2024 statement.

Although the investigator accepted Barclays should have updated his address details, he felt the £75 it paid was fair in the circumstances. The investigator says he also considered the issue regarding the gym membership cancellation but he didn't feel this warranted any further compensation.

Mr G didn't agree with the investigator's view and asked for the matter to be referred to an ombudsman for a final 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.

Having done so, I won't be upholding this complaint and I will explain how I have come to my decision.

I can understand it would have been frustrating and upsetting for Mr G to have his credit

card rejected while shopping, due to the fact Barclays failed to change his address as requested and sent his new credit card to his old address.

When looking at this complaint, as Barclays have accepted it failed to amend Mr G's address correctly, I will consider if the compensation it has offered is reasonable here.

The first thing to say here is Barclays have accepted it should have amended all of Mr G's address details when he updated this using his mobile app in May 2024. I can see this matter has caused Mr G some inconvenience, in particular the fact he couldn't use his existing credit card when shopping and he had to make alternative arrangements to pay his gym membership.

It's worth mentioning Mr G was informed by email that his old credit card was being replaced after his June statement. So, it's not unreasonable to suggest when the new card never arrived Mr G had the opportunity to contact Barclays and ask why it hadn't been received, rather than carrying on using his old credit card. That said Barclays have made a mistake when it failed to amend his address and caused unnecessary inconvenience to Mr G here.

While I understand Mr G is looking for a higher level of compensation from Barclays, it's not my role to penalise or punish banks when mistakes like this arise, but to ensure an apology is given, corrective action is taken, and a proportionate amount of redress is paid – I'm satisfied on balance Barclays have done that here.

While Mr G will be disappointed with my decision, I won't be asking anymore of Barclays.

### **My final decision**

My final decision is that I do not uphold this complaint.

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

Barry White  
**Ombudsman**