

## **The complaint**

Mrs B has complained that she couldn't access her account for around two weeks after she switched her account to Barclays Bank UK PLC ("Barclays").

## **What happened**

Mrs B switched her current account to Barclays, and although she'd downloaded Barclays' banking app and had received her new debit card, the pin number didn't arrive. Mrs B says that this left her in the position of not being able to access her money for around two weeks during the summer holidays, part of which whilst she was on holiday.

After Mrs B complained to Barclays, Barclays issued its final response to the complaint on 7 August 2024 and said that although it wasn't at fault for what happened, it offered to pay Mrs B £150 to apologise for the stress and anxiety she experienced as a result of not receiving her pin number.

Unhappy with Barclays' offer, Mrs B referred her complaint to this service as Mrs B felt that £500 was a fairer amount. One of our investigators assessed the complaint and they recommended that Barclays pay £225 to Mrs B. Mrs B accepted the investigator's findings, but Barclays did not. So the matter was referred for an ombudsman's 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 reviewed everything I think what the investigator recommended was not unreasonable in the circumstances, and therefore I uphold this complaint for broadly the same reasons that the investigator gave. I will explain why.

Looking at Barclays' records it does seem that Mrs B was sent notifications of her PIN number twice. The first time was on 12 July 2024, which was the same date that her debit card was sent to her – in anticipation of her account switch completing on 24 July 2024. Mrs B called Barclays on 22 July 2024 to say that she'd still not received her PIN. But because it was still within the processing time for a new PIN to be issued, Barclays didn't order a new one at that point. However, when Mrs B called Barclays again, on 26 July 2024, a new PIN notification letter was sent to Mrs B. However, it seems that Mrs B didn't receive that one either.

I appreciate that, items do occasionally get lost in the post. And Barclays can't reasonably be held responsible for letters getting lost in the post. But Mrs B received her debit card, and then the PIN sentry device that was later ordered for her, apparently without issue. So there doesn't seem to have been any issue with Mrs B receiving mail to her address. And yet Mrs B didn't receive the PIN number, even though this had apparently been sent to her twice. In the circumstances, it does seem likely to me that there was an error with Barclays' PIN number notification system, and this was why Mrs B didn't receive the PIN notification.

Nevertheless, Barclays offered Mrs B £150 to apologise for the delay. Mrs B asked for £500, but the investigator concluded that £225 is a fair amount. Having considered everything, I think what the investigator recommended was not unreasonable. I note that Barclays says that, as no funds were within the account until 25 July 2024 (as the switch had not completed until then), the PIN number would not have been of any use before that date. Barclays also says that, as the service level to deliver a PIN number by was 25 July 2024, Mrs B caused unnecessary inconvenience by chasing it up before it was due to be with her.

However, I'm not persuaded by Barclays' points here to the extent that I think what the investigator recommended was excessive. I accept that Mrs B wouldn't have been able to use the account until the switch had completed. But given that she had clearly received the card before 22 July 2024 but not the PIN, I think it's understandable why Mrs B called Barclays on 22 July 2024 to say she'd still not received the PIN, given the impending completion of the account switch.

Given how long it could take to order a another one, I think it's entirely understandable why Mrs B was anxious about not receiving the PIN and having to get it reordered – especially as she was shortly due to go away on holiday. And ultimately, because she'd still not received the PIN for her debit card, it does appear that Mrs B then went on her holiday still without the use of her debit card.

Barclays says that there is a Barclays branch very close to where Mrs B lives. But I understand that the nearby branch to Mrs B is a 'Barclays Local' – which I understand doesn't actually hold cash. So even if Mrs B had gone to her local branch to withdraw money from her account without knowing what her PIN number was, she wouldn't have been able to do that anyway.

Given Mrs B's circumstances, and the added anxiety caused by wanting to be able to resolve matters before she went away, I think an increased award of £225 is warranted. Mrs B says that she eventually had no choice but to go on holiday, still without use of her debit card and borrowed money from her parents to cover her outgoings ,until she returned from her holiday. And she was then speaking to Barclays about the matter whilst she was on holiday. I'm also mindful that, between when the switch was completed and when Mrs B was eventually able to see what her PIN number was, she'd not had use of her debit card to make purchases for a fair amount of time.

So for these reasons I think what the investigator recommended was reasonable.

### **Putting things right**

Therefore, because of the reasons given above, I require Barclays Bank UK PLC to pay Mrs B £225 for the distress and inconvenience caused by this matter.

### **My final decision**

Because of the reasons given above, I uphold this complaint and require Barclays Bank UK PLC to do what I have outlined above to put matters right, in full and final settlement of this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs B to accept or reject my decision before 13 December 2024.

Thomas White  
**Ombudsman**

