

The complaint

Mr T holds a credit card account with Barclays Bank UK PLC. He's unhappy that he can't view his account statements pre-December 2023 on the app

What happened

Mr T experienced issues accessing his historic credit card statements via the online app. He complained to Barclays.

Barclays upheld the complaint. It said it had raised an IT ticket and the issue would be investigated. Barclays advised Mr T that as it was unable to provide a resolution date, it had amended his statement preference to online and paper. Barclays apologised for the issue and credited Mr T's account with compensation of £30.

Mr T remained unhappy and brought his complaint to this service.

Our investigator didn't uphold the complaint. He said that there was no requirement for lenders to provide statements in a specific way. He also said that Barclays were working to resolve the issue and had made Mr T aware that he could access his historic statements by logging on to the website.

Mr T didn't agree. He said he'd tried to access his statements via the website but none of the statements prior to December 2023 would open or download. Mr T said he'd reported the issue with the statements not being accessible on the app in November 2023 and he'd still not been given a date for when it would be resolved which was causing him ongoing stress and anxiety. Mr T said he'd been promised paper and online statements when he spoke to the complaints department at Barclays in December 2023, but he hadn't been provided with paper statements save for two which had arrived in June 2024 which related to November 2023 and December 2023. Mr T said he believed that he should be awarded compensation for distress and inconvenience.

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.

I appreciate what a frustrating experience this has been for Mr T. He's been unable to access his historic statements via the app or online for several months. And although Mr T was told that he would receive paper and online statements in December 2023, it wasn't until June 2024) that he began to receive paper statements.

Barclays has acknowledged that there is an issue whereby some customers – including Mr T – are unable to access all their account statements which are normally visible within the app. It has referred the issue to its IT department and is currently unable to provide a date when the issue will be resolved. It has arranged for Mr T to receive paper statements whilst the issue remains ongoing.

I've thought about whether Barclays has done enough to resolve this complaint. It has acknowledged and apologised for the issue affecting the app and has paid compensation of £30. It has also arranged for Mr T to receive statements by an alternative method.

I've taken everything that Mr T has said into account. I appreciate that the issue is ongoing and continues to cause him inconvenience. And I understand that Mr T believes that Barclays has had long enough to resolve the issue. However, based on what I've seen, Barclays has made arrangements for Mr T to receive his statements in paper form until the issue has been resolved. I think this is a fair and reasonable approach for Barclays to take in the circumstances. I can't require Barclays to resolve the issue within a specific timescale because this is an IT issue. Nor is the issue something which I can say is due to an error by Barclays, because there's no evidence to suggest that the issue has been caused by a bank error.

Taking everything into account, I think Barclays has dealt with Mr T's complaint fairly. I'm satisfied that the compensation already paid and the provision of statements in paper format is a fair and reasonable resolution. Therefore, I won't be asking Barclays to do anything further.

My final decision

My final decision is that I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr T to accept or reject my decision before 23 December 2024.

Emma Davy
Ombudsman