

## **The complaint**

Mr D complains that Barclays Bank UK PLC provided poor service, didn't send him a replacement bank card and gave him incorrect information.

## **What happened**

Mr D was travelling abroad for an extended period. He explains he contacted Barclays in March 2023 to arrange for another card. He sets out the poor experience he had with its chat service and that he was told that a card would be ordered and then that this was incorrect. And he says that Barclays didn't respond to his contact and that he was only able to get his card in April 2024 delivered to him in this country.

Barclays said that it accepted that on multiple occasions Mr D's web chats were ended. This led to Mr D being connected to a new agent. And he was left waiting for long periods of time which it agreed was unacceptable. Mr D was also told that a new card was ordered. But this order was cancelled the same day due to the request that it be sent to what Barclays deemed to be a 'high risk' country. Barclays said that Mr D would need to contact a specific number to go through security checks so that his card could be ordered and sent by courier. Barclays paid him £25 compensation. It further said that Mr D hadn't called to order the card. And also, that a feature of its app was that if a chat was left open for a certain amount of time it would be reconnected. Barclays also accepted that it provided Mr D with incorrect contact details in relation to following up his complaint and paid him £25 more.

Our investigator recommended that Barclays pay Mr D a further £100. She said that Mr D had arranged to change the address on his account to one abroad on 19 March 2023. And to be at that address to receive his new card. Mr D says that he wasn't told until 28 March 2023 that this card wouldn't be sent. He has detailed the experience he had in dealing with agents through the web chat. And that Barclays tried to call him on his phone even though he'd told it that he couldn't receive calls abroad. He sent a tracked letter of complaint and was told online that this hadn't been received. He explained that he lost his phone and wallet in August 2023 and couldn't access online banking. And that Barclays didn't respond to a data subject access (DSAR).

Our investigator said she couldn't see that Barclays had initially informed Mr D that his card order wouldn't go through. And Barclays had tried to call him despite him saying he couldn't receive calls. It had given him an incorrect email address. She said she could understand why this would be frustrating and inconvenient for Mr D. The DSAR had been uploaded on 29 September 2023 and Mr D had confirmed he'd since had access to this. Mr D wasn't able to arrange a new card while abroad. She noted he was able to use alternative means of identification to transfer funds to an external account. She said she wouldn't be accepting video evidence in a recording he'd taken in a branch about his complaint and which Barclays hadn't consented to.

Barclays didn't agree. It said that Mr D was told on more than one occasion that there was a specific process to follow. And he didn't follow this. It said that it wasn't able to communicate with him by email and he couldn't accept calls. And it noted that he did appear to have access to alternative banking facilities and was actively transferring funds taking into account

the overdraft limit on his account. It provided some more information about the payment of £25 it made to Mr D in September 2023 and said that the total payment of £50 was reasonable.

Mr D said he was alarmed to find that Barclays wasn't agreeing given that there was clear wrongdoing. And that he wanted this to be escalated. He was invited to provide any more points or evidence if he wanted to, and I note he hasn't submitted anything further about this complaint specifically but has said he's had new problems with his card.

### **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 first want to say that I understand that Mr D had a very frustrating and difficult experience. He was abroad for a significant period of time and had no access to incoming phone calls. It was expensive for him to make international calls and challenging to deal with financial issues. He wanted to order a replacement card. I need to look at the impact of Barclays' actions as part of that experience and decide whether it has sufficiently compensated him. I would also say that Mr D has given detail about specific web chats and interactions he had with Barclays which I've have looked at. I'm going to be referring here in summary to points that are especially relevant to the issue now about compensation. I won't be able to look here at any new complaint areas Mr D has raised and can see our investigator has said to him he would need to raise these with Barclays first.

What isn't in dispute is that Mr D had a very poor service when dealing with the web chat agents with multiple reconnections and him needing to go over multiple times what his issues were without success. He didn't get a clear and consistent answer about what he needed to do to order a replacement card. While at times up to 19 March 2023 it seems from his own testimony that he was told he couldn't order a card - he is clear that he was then told that he could. And that's consistent with what the member of staff that ordered the card noted on the Barclays complaint documentation. Notably he had changed his correspondence address to one abroad and been given details of delivery times and was waiting for the card which he'd been told wouldn't be sent by tracked post.

I accept on the evidence as most likely that he wasn't told that the card order had been cancelled until 28 March 2023. I take into account that there is reference to the need to tell him if he called and attempted calls to him. I can't see that this proved effective. But I also consider that from that date he didn't have reason to think that he would receive a card. And Barclays had noted and included in its complaint correspondence what he did need to do. It had reopened his complaint and gave the same response after he'd said things weren't resolved. Barclays does accept that it later gave him the wrong email address. I also can see it noted that during a call in July 2023 an attempt to send him a test email failed and then the phone line was noted as having dropped.

### ***My assessment***

I consider it was reasonable for Barclays to determine the process for ordering a replacement card. And to put in place measures to manage any specific risks it had observed based on its experience when sending cards to certain countries. I appreciate that given Mr D's circumstances following that process in any event would have been challenging

and involved cost. But I can't reasonably hold Barclays responsible for what would have always been necessary.

Here though I find that Barclays didn't explain that process clearly and consistently. And it also incorrectly told Mr D that a card would be sent to him. This meant he arranged for an address for delivery, and he says altered his plans. That was something he need not have done unless he'd also been able to go through the relevant security process. I'm afraid that after he did know a card order had been cancelled, I think it again fairly fell to him to go through the necessary steps. I do though take into account that he had a poor service during the web chat and in Barclays trying to call him.

Barclays has already paid Mr D £50. I don't think that this takes into account all of the specific inconvenience and distress for which I've found Barclays to be fairly responsible above. Our investigator has recommended a further £100. And I think that's reasonable in all the circumstances.

### **My final decision**

My decision is that I uphold this complaint and I require Barclays Bank UK PLC to pay Mr D a further £100 and making a total of £150.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 13 January 2025.

Michael Crewe  
**Ombudsman**