

The complaint

Mr J complains that Barclays Bank UK PLC (Barclays), trading as Barclaycard, cancelled his credit card in error while he was abroad.

What happened

In May 2024 Barclays blocked Mr J's card and issued a replacement card to his home address when all they should have done was to block a merchant. Mr J was abroad at the time and had no other financial means available to him. It limited what he could do, and he had to borrow money from a friend to get by.

Barclays accepted that they had made a mistake and they also thought they could have done more to help Mr J by explaining how an emergency card could have been sent abroad. They offered Mr J £290 in compensation.

Mr J didn't think the compensation offered was sufficient. He referred his complaint to this service and Barclays enhanced their offer to £500. Our investigator thought that fair in the circumstances but as Mr J didn't, his complaint has been referred to me, an ombudsman, to make a 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.

I think Barclays have done enough here. I'll explain why.

I've read and considered the whole file, but I'll concentrate my comments on what I think is relevant. If I don't comment on any specific point, it's not because I've failed to take it on board and think about it but because I don't think I need to comment on it in order to reach what I think is the right outcome.

I can understand that Barclays errors here caused Mr J some distress and inconvenience. He spent several hours on the phone trying to resolve the issue and had to borrow money to get by while he was out of the country for a month. Barclays have now offered the £500 Mr J initially requested and while I understand Mr J has needed to contact this service before that happened, I do think it's reasonable compensation in the circumstances, and I'm not asking Barclays to do any more.

My final decision

For the reasons I've given above, I uphold this complaint and tell Barclays Bank UK PLC to pay Mr J £500 to compensate him for the distress and inconvenience caused.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr J to accept or reject my decision before 19 February 2025.

Phillip McMahon
Ombudsman