

The complaint

Mr U complains that Barclays Bank UK PLC, trading as Barclaycard, have miscalculated the balance of his account.

What happened

Mr U complained to Barclays because he felt they had miscalculated the balance of his account and so had been charging him interest on an incorrect balance.

Barclays responded to Mr U but didn't feel that his account balance was incorrect. Mr U wasn't satisfied with Barclays response, so he referred his complaint to this service.

One of our investigators looked at this complaint. But they didn't feel that Barclays had acted unfairly towards Mr U as he contended and so didn't uphold the complaint. Mr U remained dissatisfied, so the matter was escalated 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.

Mr U previously raised a complaint with Barclays about how interest is applied to his account to which Barclays responded on 25 October 2023.

This service can't consider a complaint that's referred to us more than six months after the date of the formal complaint response (unless certain exceptions apply, but which don't in this instance). And because Mr U referred his complaint to this service in August 2024, which is more than six months after Barclays issued their 25 October 2023 response, I'm unable to consider any of the issues addressed by Barclays in that 25 October 2023 response in this review.

Following the 25 October 2023 complaint response, Mr U raised a similar complaint with Barclays in November 2023. Barclays have acknowledged that at that time, they should have referred Mr U to their 25 October 2023 complaint response, which addressed the points that Mr U had raised again in November 2023. But Barclays didn't do this, which led Mr U to reiterate his complaint again for a third time some time later.

Barclays apologised to Mr U for any trouble or upset that their not referring him to their earlier complaint response may have caused him, and they paid £100 to Mr U by way of compensation for this.

Upon review, Barclays apology and payment of £100 compensation for not referring Mr U to their earlier complaint response seems fair to me, and I don't feel that Barclays need to do anything further in this regard.

Mr U maintains that Barclays have calculated the balance of his account incorrectly. It isn't the role of this service to conduct audits of account statements. However, I've done a general 'best endeavours' review of Mr U's account statements since October 2023, and

having done so I can't see any mistakes or miscalculations by Barclays.

Mr U has drawn specific attention to the November 2023 statement, where the promotional balance of his account increases slightly, which it shouldn't have done, given that the promotional balance was subject to 0% interest.

However, this increase is explained by Barclays 25 October 2023 complaint response, wherein they agreed to move Mr M's normal (i.e. non-promotional) account balance to the same 0% interest promotional offer as the promotional balance. This in effect transferred the full balance of Mr U's account to the promotional balance, which is why it increased slightly (because Mr U had a small 'normal' balance that was carried over). And this can be confirmed by the fact that the promotional balance and the total balance of the account were the same.

Accordingly, given that I see no evidence of any error or miscalculation by Barclays during the period of my review, and given that Mr M hasn't demonstrated any specific errors or miscalculations by Barclays to my satisfaction during that same period, it follows that I won't be upholding this complaint or instructing Barclays to take any further or alternative action.

I realise this won't be the outcome Mr U was wanting, but I hope that he'll understand, given what I've explained, why I've made the final decision that I have.

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 U to accept or reject my decision before 9 April 2025.

Paul Cooper
Ombudsman