

## **The complaint**

Mr S complains that Barclays Bank UK PLC trading as Barclaycard failed to change his payment due date as agreed.

## **What happened**

Mr S holds a credit card account with Barclays. In October 2023 he contacted Barclays via chat and requested to have the payment due date changed. Mr S wanted to make the change because he was paid by his employer on the last day of each month, and he wanted to make sure that his payment date was set so that he could make a payment on time following his salary being paid.

During the chat, Barclays confirmed that Mr S's payment date would be amended.

Mr S's November statement generated with the payment due date falling on 4 December 2023. The statements between January and June 2024 had payment due dates on 2<sup>nd</sup> and 3<sup>rd</sup>, which was after Mr S's payday. However, in July 2024 the payment fell due before Mr S's payday. This led to a situation where Mr S had to take a short-term loan from a family member in order to make payment by the due date.

Mr S contacted Barclays via chat on 28 and 29 July 2024 to request that his payment due date be updated again. He also asked to raise a complaint.

Barclays upheld the complaint. It acknowledged that the service received by Mr S fell below what he expected and offered compensation of £100. Barclays also updated Mr S's payment due date in line with his request.

Mr S remained unhappy and brought his complaint to this service. He wants more compensation for the service he received, namely the delay in changing his payment due date and the delay in logging his complaint.

Our investigator didn't uphold the complaint. He said he thought Barclays offer of compensation was fair and reasonable.

Mr S didn't agree. He said that if he hadn't been able to borrow money from his family, he would've had to withdraw money from his savings account and incur a penalty. Mr S said he'd spent many hours trying to get the issue resolved and didn't feel that enough focus had been placed on the service failings he'd experienced.

## **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 know it will disappoint Mr S, but I agree with the investigators opinion. I'll explain why.

I've read and considered the whole file, but I'll concentrate my comments on those points which are most relevant to my decision. If I don't comment on a 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 see that when Mr S requested a change to his payment due date via the online chat, Barclays told him that this had been done. For the next few months Mr S's payment due date fell around the 2<sup>nd</sup> or 3<sup>rd</sup> of each month, which was in line with his request and after his wages had been paid. So, for the first few months Mr S was unaware that there was an issue. It wasn't until July 2024 that the payment due date fell prior to Mr S's pay day, which was when the issue came to light.

Barclays doesn't dispute that it made an error in updating the payment due date. It said it had now updated Mr S's account to reflect his request and that the payment due dates would fall between 5<sup>th</sup> and 14<sup>th</sup> of the month going forwards.

Part of Mr S's complaint relates to the service he received when he tried to raise a complaint with Barclays. I can see that Mr S first raised a complaint via online chat. He asked for his payment due date to be updated and pointed out that he'd asked for this to be done previously (referring to the October 2023 chat). Mr S expressed unhappiness with the service he'd received from the chat agents.

I can see that there were gaps between agent responses, which I appreciate must've been frustrating for Mr S. Barclays has explained that the chat function isn't live, and it was necessary for agents to look back over previous chat conversations to investigate matters. Nevertheless, I can see that Mr S had to ask for a complaint to be logged more than once and I appreciate that this would've caused him frustration and inconvenience.

I've thought about whether the compensation offered by Barclays goes fair enough to resolve Mr S's complaint. In doing so I've considered the impact of the error on Mr S, and the distress and inconvenience caused to him at having to borrow money from his family to make his payment before he had been paid. This happened on one occasion.

I've also had regard to the difficulties and delays that Mr S encountered when trying to raise his complaint. Having done so, I'm in agreement with the investigator that the compensation offered by Barclays is fair and reasonable, and in line with what this service would award.

I'm aware that Mr S hasn't received the compensation offered by Barclays. I recommend that Barclays re-offer the £100 compensation to Mr S.

### **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 S to accept or reject my decision before 17 March 2025.

Emma Davy  
**Ombudsman**