

The complaint

Mr B complains that his credit card issued by Barclays Bank UK PLC trading as Barclaycard wouldn't work when he tried to use it to withdraw cash and pay for car hire whilst he was abroad.

What happened

Mr B has a Barclaycard credit card.

At the end of August 2024 Mr B went abroad. He says he used the credit card without issue the day before he left. On arrival abroad Mr B tried to use the credit card to withdraw cash at an ATM, but it was rejected. Mr B tried alternative ATMs with the same result.

Mr B contacted Barclaycard to see if the card had been blocked. He was advised that there were no restrictions on the card.

On 5 September 2024 Mr B went to collect a hire car that he'd pre booked using his Barclaycard. The car hire company asked Mr S to insert his card onto the machine to verify it, but the card couldn't be read. Mr S had to use an alternative card to re book his car hire at a significantly greater cost.

Mr B complained to Barclaycard. He asked for a refund of the cost of the car hire (£892.41) and compensation for the embarrassment caused.

Barclaycard didn't uphold the complaint. It said there was no evidence of an error on its part.

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

Our investigator didn't uphold the complaint. He said there was no evidence that a block had been placed on the card, and the monthly statement showed that Mr B had been able to use the card for transactions whilst he was abroad.

Mr B didn't agree. He said the chip on the card was damaged and that Barclaycard should be held responsible for this.

Because Mr B didn't agree I've been asked to review the complaint.

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 B 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've reviewed the screenshots provided by Barclaycard. There's no evidence that the card was blocked or that any restrictions were placed on it. There's nothing to suggest that Barclaycard took any steps which might've caused the card to be rejected or declined.

I've also reviewed the calls between Mr B and Barclaycard, and I can see that Barclaycard confirmed to Mr B that there were no restrictions on the account.

I've reviewed Mr B's credit card statement. This shows that Mr B was able to use the card to make purchases whilst he was abroad. This suggests to me that the card was functioning as expected.

Based on the information I've seen, there's nothing to suggest that Barclaycard was responsible for the issues which Mr B experienced with the card. There's no evidence that Barclaycard blocked or restricted the card in any way.

Mr B has suggested that the chip in the card became demagnetised, which was the reason why it was rejected by ATM's and card machines. He says he could still use the card for online purchases and contactless payments.

I haven't seen any evidence that the chip was the cause of the problems with the card. I've reviewed the additional information that Mr B provided, and I can see that he sent Barclaycard an email on 28 September 2024 advising them that the magnetic band and chip on the card had become faulty between 30 August 2024 and 31 August 2024. But even if there was an issue with the chip, I'm not persuaded that any physical damage to the card was due to an error by Barclaycard.

Mr B has suggested that the card was of inferior quality but there's no evidence to support this. Given that the card was working as it should up until 30 August 2024 (on Mr B's own evidence) I'm not persuaded that the card wasn't fit for purpose.

For the reasons I've given I'm unable to uphold the complaint.

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 B to accept or reject my decision before 26 March 2025.

Emma Davy
Ombudsman