

The complaint

Mr S is unhappy with how Barclays Bank UK plc trading as Barclaycard ('Barclaycard') handled his request to close his credit card account.

Mr S would like Barclaycard to increase the amount of compensation they've offered to him.

What happened

In August 2024 Mr S paid his full credit card balance and closed his account – though not without some difficulty. He was informed he'd receive confirmation by post within 5-7 working days, and he could delete his banking app once it showed a zero balance.

The next day Mr S called Barclaycard as he'd not received written confirmation his account was closed. He was reassured. Mr S explained the trouble he'd had with the closure and lodged a complaint. Mr S was then advised his dissatisfaction would be logged as a concern and feedback would be given to the relevant team. Mr S was unhappy with this and sought for his complaint to be escalated.

Barclaycard's complaints team later offered Mr S £50 for poor customer service, which was to be paid to Mr S the same day. The next day Mr S called Barclaycard to say he hadn't received the £50, but there were no details of the £50 offered on Barclaycard's system.

Mr S felt Barclaycard's agent was obstructive and he asked for a recording of the previous call. Mr S was informed that if he wanted to raise a subject access request he would need to do this online or by calling a different team. Mr S was informed he'd be contacted further about his complaint.

Barclaycard then called Mr S and confirmed their agent hadn't processed the £50 compensation. Barclaycard acknowledged this had caused Mr S inconvenience as he'd had to chase this, and they accepted his last call was poorly handled. Barclaycard arranged to pay the £50 initially offered together with a further £50 – so £100 in total – and set this out in a final response letter.

Mr S referred the matter to the Financial Ombudsman Service, saying £100 compensation didn't go far enough for the trouble he'd been caused. However, our investigator thought £100 fairly and reasonably compensated Mr S for what had happened, so didn't uphold his complaint.

Mr S said he'd been put to further inconvenience when asking for his subject access request to be actioned. He said this request had taken two calls over two days. Our investigator asked for Barclaycard's comments on this, given this didn't form part of the original complaint. Having reviewed the matter again, our investigator didn't change his view that Barclaycard's payment of £100 was fair in the circumstances.

The matter came to me to consider.

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've taken into account any relevant law and regulations, the regulator's rules, guidance and standards, codes of practice and (where appropriate) what is considered to have been good industry practice at the relevant time.

Having done so, I've decided not to uphold this complaint. I know Mr S will be disappointed but I think Barclaycard's payment of £100 was a fair resolution to this matter in these circumstances.

Barclaycard have accepted some failings on their part. I think Barclaycard's initial offer of £50 was fair to reflect Mr S had difficulty with the app, was misdirected as to how best to close his account and was frustrated with how Barclaycard had categorised his complaint as a 'concern'.

Barclaycard subsequently accepted that their call handler had failed to record and process the £50 compensation offered, so Mr S had been put to the trouble of chasing this and had then received disappointing customer service from Barclaycard. A further £50 was offered to recognise this, which brought Barclaycard's offer of compensation to £100 in total.

I acknowledge Mr S doesn't think this is fair as, looking at the overall experience, he feels he's been on the phone for many hours over many days trying to sort out what should have been a simple account closure. He says he's taken time out of work and the compensation should reflect this. I've considered this, but I'm not inclined to agree that Barclaycard should pay more than the £100 they've offered.

Mr S's agitation with Barclaycard's handling of his account is palpable on the calls I've listened to and I think Mr S's frustration was compounded as events transpired. However, I don't agree that Barclaycard are responsible for all of Mr S's distress and inconvenience here, for reasons I'll explain.

There's a general expectation that sorting things out will take time out of someone's day and cause a degree of inconvenience. So what I am looking for here are occasions when Mr S's time was wasted by Barclaycard, or their conduct caused him more distress and inconvenience than I'd expect.

Barclaycard didn't accept that they should compensate Mr S for chasing for confirmation of his account closure, as he'd been advised this might not reach him for 5-7 working days. I think this was fair in the circumstances. And although Mr S was frustrated he'd still not received confirmation the next time he called, this was still within the 5-7 day timeframe. I wouldn't expect Barclaycard to offer compensation for the inconvenience of chasing for confirmation when this was premature and verbal confirmation had already been given.

I acknowledge Mr S's time was wasted when he rang Barclaycard to chase the non-payment of his £50 compensation, and the call wasn't well handled. Barclaycard have offered £50 for this, which I think is fair.

Mr S couldn't lodge a subject access request when he first raised this with Barclaycard – but he was given alternative ways of doing this. I understand this annoyed Mr S but I don't agree that he was caused more inconvenience than I'd generally expect when wanting to lodge this request.

After receiving his final response letter, Mr S called Barclaycard regarding his subject access request, and gaining access to a statement. Mr S thought he'd made a subject access request already – although I don't think this was the case, given he'd not followed Barclaycard's instructions on how to do this. Mr S said he wasn't going to bother with the request but then agreed for the agent to log this, which was done. I don't think Barclaycard acted unfairly here and although the call took a long time, it was not above and beyond what I would have expected given what was discussed.

I've noted Barclaycard's telephone lines are open during the evenings and on Saturday, so Mr S had the option of contacting them outside of normal working hours.

In all the circumstances, I think Barclaycard's payment of £100 to Mr S is a fair outcome to his complaint. This is the level of compensation I'd expect for a number of small errors causing some distress and inconvenience over a short period of time and is in line with the guidelines the Financial Ombudsman Service follows when making awards of this nature.

I know this will be a disappointment to Mr S, but I have decided not to uphold his complaint and I won't require Barclaycard to take any action on this occasion.

My final decision

For the reasons I've outlined, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 31 March 2025.

Clare Burgess-Cade
Ombudsman