

The complaint

Mr M complains about service received from Barclays Bank UK PLC trading as Barclaycard in relation to his credit card account.

What happened

When Mr M spoke to Barclaycard in October 2024, the call dropped and when it returned the call, it failed to follow its verification process before discussing the account. Mr M also says he had to wait longer than the estimated time he was given when he contacted it in November 2024. And when he got through, there was significant background noise which meant he couldn't hear the advisor he was speaking with, and instead heard another advisor discussing someone else's account. Unhappy with the service received over the phone, and that he could see documents for an old account on his banking app, he raised a complaint.

Barclaycard partly upheld the complaint and paid £200 compensation into Mr M's account for failing to follow its verification process before discussing his account with him. It also apologised for the background noise when he contacted it in November 2024, but couldn't agree that it disclosed personal information of another account. It also confirmed old and closed account information would be visible for up to five to seven years depending on the status of the account.

Our Investigator looked into matters and thought the offer for the call in October 2024 was fair and reasonable. They listened to the call in November 2024 and didn't think Barclaycard disclosed any personal information. They were also satisfied the information on the banking app is in line with Barclaycard's policy.

As Mr M remained unhappy with the outcome, the case was passed to me 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 understand Mr M is unhappy with what happened in the call he had with Barclaycard in October 2024. Having listened to the call, it seems this happened when Mr M was making a complaint about another issue. Generally, complaint handling in isolation isn't something we can comment on. In this case, Barclaycard has acknowledged it failed to follow its verification procedure before discussing the account and paid £200 compensation. Considering the call was returned swiftly and Barclaycard was speaking to Mr M and not an unauthorised third party, I can't say there has been any real impact here. And the compensation is more than I would have recommended.

I note Mr M's concerns about the call in November 2024. He says he was told the wait time would be five to ten minutes, but it took around 20 minutes to get through to someone. I appreciate Mr M's frustration, but as the Investigator explained, call wait times are a rough estimation and can change frequently. Ultimately, call wait times are an inevitable part of

contacting a business and I haven't seen anything to say Barclaycard has done something wrong.

I've listened to the call Mr M had in November 2024. I accept there was background noise when he spoke to the advisor, but I'm not persuaded it needs to do more here. I noted Mr M was able to discuss what he needed to on the call, and Barclaycard apologised for the background noise in its final response. I understand Mr M has mentioned he could hear another advisor speaking to a customer, but I haven't heard that any personal information was disclosed. And even if that were the case, it wouldn't have been Mr M's data that Barclaycard breached and, in turn, there wouldn't have been any impact on him.

Mr M has also complained about the documents on his banking app. It's worth explaining that a business can set their own policies and procedures, this is their commercial decision to make. Here, Barclaycard has evidenced that open account information can be viewed up to seven years and closed account information up to five. Barclaycard has also shown Mr M had an account which closed in 2022, so I don't think it has acted unfairly in making these documents available to view as it is in line with its policy.

For the reasons given, I won't be asking Barclaycard to do anything further.

My final decision

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 28 April 2025.

Tania Henry
Ombudsman