

The complaint

Mr J complains Barclays Bank UK PLC trading as Barclaycard haven't allowed him to view his credit card account via online banking.

What happened

Mr J says Barclaycard emailed him about taking out a credit card with a company, who I'll refer to as "A". Mr J says he uses A's services a great deal and felt the offer of cashback on his purchases would benefit him.

Mr J says Barclaycard emailed him to let him know he'd been registered for online banking. Mr J says he was able to log into his account online, but then when he logged out, he wasn't able to then log back in.

Mr J says he contacted Barclaycard twice about this issue and after around an hour, Mr J says he was told he couldn't use A's credit card with online banking. Mr J says this wasn't right as he was registered for online banking and that he was able to see his account and details. Mr J is unhappy that the account still exists somewhere within Barclaycard's online system.

Mr J says while he hasn't been impacted by this, he just wants Barclaycard to tell the truth about what happened.

Barclaycard issued their final response letter to Mr J and upheld his complaint. They said it was clear Mr J received an email from them directing him to manage his credit card account online, which wasn't correct. Barclaycard said A's credit cards can only be serviced via Barclaycard's mobile banking app and that they don't have the facility in place for this product to be serviced via online banking. Barclaycard apologised and said they credited Mr J's credit card with £50 for the inconvenience caused.

Our Investigator looked into Mr J's concerns. In summary she said Barclaycard had acknowledged that an email letting Mr J know about him being registered for online banking was a mistake. However, our Investigator said Barclaycard had done enough to put things right with the £50 they credited Mr J's A credit card with.

Mr J replied and said our Investigator had missed out an important part of his complaint – which was the fact that Barclaycard's system still holds Mr J's details as a result of being able to successfully create an account online for his credit card. So, Mr J asked for Barclaycard to delete this information.

Our Investigator put Mr J's request to Barclaycard who said they initiated the process to stop sending marketing emails to Mr J and that they couldn't find any information relating to his data being collected or registered.

As Mr J requested for his complaint to be reviewed by an Ombudsman, it's been passed to me to decide.

After the case was passed to me, and I reviewed it, I arranged for us to ask Barclaycard for further information. That's because Mr J had said he'd been able to log on to online banking, rather than through the app, to review his account with A.

After some discussion, Barclaycard confirmed Mr J can, in fact, access his credit card with A through online banking. This is different to what Barclaycard have said to date. Because of that, much of my findings are based on new information Mr J won't have heard before. Barclaycard also told our Service that they'd like to offer Mr J £100 compensation for this misinformation.

I issued a provisional decision on the matter, setting out the below:

Barclaycard have now confirmed Mr J should be able to access his credit card with A, via online banking, for as long as he's registered with their mobile banking app first – which he was, as of 3 September 2024. So, Mr J did what he was expected to do to be able to access online banking.

I've seen evidence to show Mr J was able to log in online on 13 September 2024, but there weren't further log ins after this date. I acknowledge Barclaycard have now explained that even though the main channel for A's credit card is their banking app, online banking is also available. Barclaycard say they'd need to understand what Mr J can or can't see and any error messages that may be coming up, so they can raise this internally to resolve this issue for him.

It seems from what Mr J told us that he contacted Barclaycard, once realising he couldn't log in via online banking, to try and resolve this issue. And that after some time, he was told he couldn't manage his credit card with A via online banking – this is also what Barclaycard told Mr J in their final response letter and in their file to our Service – which I now know to be incorrect information. Online banking is, in fact, available for A's credit card.

It's not clear why Mr J was able to successfully log in online once, but not after this point. Additionally, I haven't seen evidence of the issues Mr J is facing when attempting to log in online, but I'm satisfied it's more likely than not that he would have made Barclaycard aware of the issues he was facing when he contacted them. Nonetheless, I recognise Mr J was given conflicting information, which I can understand must have been confusing.

I note Barclaycard have encouraged Mr J to reach out to them to explain what he's seeing when attempting to log in online. However, it seems Mr J has already done this. So, I can understand why Mr J may not want to do this again, despite Barclaycard's request.

With all this in mind, I do think Barclaycard need to do more to put things right and to support Mr J through the issue of not being able to access online banking. To avoid Mr J being given incorrect information again, I'd recommend someone from Barclaycard, with the appropriate knowledge of the issues he's experiencing and skills to resolve them, to contact Mr J and support him through the process of accessing online banking. Further to this, it would be helpful if Barclaycard could contact Mr J before the deadline of this provisional decision, if convenient for Mr J, so that the matter is resolved before I issue my final decision.

I note Barclaycard credited Mr J's A credit card with £50 for the inconvenience caused, but I don't think this is sufficient for the impact caused. I say this because Mr J has spent time trying to resolve this issue which has been ongoing for around six months. Additionally, I think Mr J has been caused further inconvenience when he was told he couldn't access online banking for A's credit card, which isn't the case. I note Barclaycard have since made an offer to pay Mr J a further £100 compensation for telling him the incorrect thing again.

With everything in mind, I currently think this is fair. So, I intend to require Barclaycard to pay Mr J a further £100 compensation.

Putting things right

I currently require:

- *Someone at Barclaycard, with the appropriate knowledge of the issues Mr J is experiencing, to contact Mr J and support him through the process of accessing online banking for A's credit card.*
- *For Barclaycard to carry out the above action before the deadline of this provisional decision, if convenient for Mr J. And for the matter to be resolved before issuing my final decision.*
- *For Barclaycard to pay Mr J a further £100 compensation (in addition to the £50 he's already received) for the inconvenience caused.*

Responses to my provisional decision

Mr J initially responded and said he accepted my decision. Mr J also clarified that my decision implied Barclaycard created the online account for him, but that he created it using the instructions Barclaycard sent him. Mr J said while this is only semantics, it explains why he was able to create the account, access it the one time and wasn't able to log back in once he'd logged off.

Mr J also said he'd be very happy if Barclaycard could help him access his account online, as he has poor mobile reception where he lives. Mr J provided us with timings that were convenient for Barclaycard to contact him at, to try and help him access his account online. We passed this information on to Barclaycard.

Barclaycard responded and said they accepted my provisional decision. They also said they'd been in contact with Mr J to help him access his account online. But as there appears to be a technical issue preventing him from logging in, Barclaycard had reached out to their technical team in an attempt to resolve this issue. Barclaycard also said there may be a technical issue in relation to the setup of Mr J's online membership or Mr J could be inputting incorrect information when logging in, such as the passcode or memorable word, for example. However, Barclaycard said until they received a response from their technical team to understand the issue Mr J is facing, they'd not be able to offer a resolution date. Barclaycard said they'd continue to monitor and update Mr J accordingly and that Mr J has been advised of this during the calls he's had with them.

Mr J later told us he had another hour on the phone with Barclaycard where he was instructed to try and log into his account online. But despite several attempts, he got error messages which is more than what he was getting in September 2024, when he first came across the issue of not being able to log back into his account online. Mr J said he was no further forward and that he wasn't confident when this issue would be resolved. Mr J suggested that I hold off issuing my final decision until the issue is resolved, but that he'd leave it to me to decide whether this was the right course of action.

Following this, I sent an email to Barclaycard letting them know Mr J said he'd spent a further hour on the phone to them. Having considered Barclaycard couldn't offer a resolution date, and also considering the further inconvenience caused to Mr J I asked Barclaycard if they were prepared to pay Mr J a further £100, on top of what I recommended in my provisional decision. I also suggested this issue be resolved within four weeks which I

thought was a more than reasonable timeframe, given the time Barclaycard have already had since Mr J raised this issue with them in September 2024.

Barclaycard said while they agreed this hasn't been an ideal situation, they weren't prepared to accept my proposal. They said this was because they couldn't say for certain that the issue Mr J was facing with not being able to log into his account online was down to their error. And that they were still waiting to hear back from their technical team as to the reason why Mr J was facing an issue. In relation to the four-week timeframe I suggested, Barclaycard said while they will absolutely try to get this issue resolved as quickly as possible, they couldn't guarantee it would be resolved within four weeks.

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.

As a starting point, I know Mr J said he'd leave it to me to decide whether the best course of actions was to issue my final decision, given this issue is still ongoing. I've decided to proceed with my decision in order to bring some form of finality to the matter and to make clear direction to Barclaycard.

I apologise to Mr J for my misinterpretation of how the online account was set up and I acknowledge what Mr J has said in that he set up the online account, rather than Barclaycard.

I appreciate Barclaycard have since been in touch with Mr J to try and help him access his account online, which is what I expected them to do. However, they seemed to have encountered a technical issue which they've told me they've raised with their technical team. So, they're still no further forward with getting to the bottom of things.

I've thought about Barclaycard's response as to why they didn't agree to my proposal of an additional £100 compensation. However, I've considered that this issue has been ongoing for around six months now, which I think is quite some time, for Barclaycard to still not know why Mr J is facing the issue with not being able to log into his account online. It's been around a month since I sent my provisional decision asking Barclaycard to resolve things before issuing my final decision, yet this issue is still outstanding.

Given the length of time since Mr J raised this as an issue with Barclaycard in September 2024, it's surprising to me Barclaycard still haven't got to the bottom of why Mr J is not able to log into the account online. I think this has caused Mr J further inconvenience on top of the inconvenience already caused to Mr J when Barclaycard gave him the incorrect information about not being able to register online with A's credit card. So, I think it's fair for Barclaycard to pay Mr J a further £100, bringing the total compensation amount I'm requiring them to pay Mr J to £200 (in addition to the £50 Barclaycard already credited Mr J's account with).

I also think Barclaycard should continue to keep in touch with Mr J, proactively contacting him, ensuring they're doing everything they can to resolve matters, keeping Mr J updated and support him through the process of accessing his online banking for A's credit card. And for Mr J to continue to engage with Barclaycard in their attempt to resolve this issue.

I note Barclaycard can't tell me when they'd be able to provide Mr J with an answer and can't give certainty that they'd be able to do this within the four-week timeframe I proposed. However, given it's been six months since Barclaycard have been aware of Mr J experiencing an issue with logging into his account online, I don't think it's unfair for me to

set Barclaycard a reasonable deadline to resolve matters, given how long things have taken so far. I say this because Barclaycard haven't given me a persuasive reason why they can't resolve matters, or at least get to the bottom of the issue Mr J is experiencing within four weeks. Realistically, any deadline I suggest for Barclaycard to carry out this work isn't necessarily practical – because they've been unable to provide any suggested timescales. However, in the absence of any other evidence, I think it's fair to suggest Barclaycard resolve this issue within the next four weeks, so this isn't left open ended for Mr J.

As explained, I do think four weeks is reasonable to suggest Barclaycard resolve matters – given the six months this has already been going on for. But, if for any reason Barclaycard weren't able to resolve it, then Mr J would be entitled to raise a further complaint. This would then allow Barclaycard a further eight weeks to provide Mr J with an answer – so, all in, nearly three months from when Mr J accepts this decision (if he does). I think this is more than sufficient time to get to the bottom of this issue or at the very least, for Barclaycard to establish why they can't and provide that explanation to Mr J. Ultimately, if Barclaycard don't resolve the matter in four weeks, then Mr J can raise the new complaint. And if Barclaycard still don't resolve the matter – or provide an answer to Mr J's satisfaction, then he can ask us to look into what's happened following this final decision.

Putting things right

I require:

- Someone at Barclaycard, with the appropriate knowledge of the issues Mr J is experiencing, to keep in touch with Mr J and proactively contact him, ensuring they're doing everything they can to resolve matters and support him through the process of accessing online banking for A's credit card. And for Mr J to continue to engage with Barclaycard in their attempt to resolve this issue.
- For Barclaycard to do everything they can to resolve this issue within the next four weeks – and at the four-week stage, if the matter isn't resolved, to clearly tell Mr J this and that he's now entitled to raise a new complaint if he'd like to.
- For Barclaycard to pay Mr J a total of £200 compensation (in addition to the £50 he's already received) for the inconvenience caused.

My final decision

For reasons explained above, I uphold this complaint. And I require Barclays Bank UK PLC trading as Barclaycard to carry out the actions under the 'Putting things right' section of this decision.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr J to accept or reject my decision before 16 April 2025.

Leanne McEvoy
Ombudsman