

## **The complaint**

Ms P has complained that Barclays Bank UK PLC (“Barclays”) failed to send her a new debit card after her previous card had been cancelled.

## **What happened**

Ms P’s debit card was cancelled on 18 April 2024, and a new debit card was ordered for Ms P on the same day. But due to an error, the new card that was due to be sent out wasn’t sent to Ms P.

On 3 May 2024 Ms P contacted Barclays by webchat to explain that she’d not received the new debit card. The new debit card that should’ve been sent to her was activated, so that Ms P could make use of it via the app and for online purchases and it was arranged for the new physical card to be sent out to Ms P.

However, as Ms P had still not received the card, she raised a complaint with Barclays on 13 May 2024 and a new card was arranged to be sent to her.

Barclays issued its initial response to the complaint on 15 May 2024. It upheld the complaint and offered Ms P £100 for the distress and inconvenience caused to her.

However, when Ms P received the card she experienced problems – for example she said her existing PIN number didn’t work with the new card, despite being assured it should.

Barclays issued a further response to the complaint on 19 June 2024 and paid Ms P £200 for the inconvenience caused to her by this matter.

After Ms P referred her complaint to this service, Barclays said that upon further reflection of the impact this matter has had on Ms P, it was willing to pay a further £200, to bring the total amount of compensation to £400.

As Ms P didn’t accept the offer, one of our investigators assessed the complaint and they concluded that the increased offer made by Barclays was reasonable in the circumstances.

As Ms P didn’t accept the conclusions of the investigator, her complaint was referred for an ombudsman’s 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.

Having considered everything, I think that the additional redress offered by Barclays to resolve this complaint is reasonable. I will explain why.

Firstly, it is not in dispute that Barclays made an error here. It accepts that a new debit card was ordered for Ms P on 18 April 2024 and on the same day, it was cancelled in error. So all that is left for me to consider is whether the redress that Barclays has offered is reasonable in the circumstances. When considering whether Barclay’s offer was fair, I can only

reasonably hold Barclays responsible for any reasonably foreseeable distress and inconvenience that may have occurred as a result of its error.

Ms P has explained that not having access to her card caused her difficulties as she needed to buy a new laptop for work, but was unable to as she could only pay for the laptop with cash or card. However, having considered the information that Ms P provided, I agree with the conclusions that the investigator reached. In summary, I don't think Barclays can reasonably be held responsible for Ms P losing out on the contract in the circumstances.

Although Ms P didn't have a physical debit card, I still think there would've been ways for Ms P to access the money in her account - whether that be by attending a branch to withdraw the cash for the laptop (I can see that there are two Barclays branches within 2 miles of where Ms P lives); making a bank transfer; or alternatively, transferring the money to someone she trusted and asking them to purchase the item for her.

I appreciate that these methods may've not necessarily been straightforward for Ms P – for example she says she went to Barclays branches and says one was closed and another had system problems. Ms P has also said she was recovering from injuries, so moving about was difficult for her. But ultimately, I think Ms P would've still been able to access the money in her account in the absence of her debit card. And, Ms P could've reached out to Barclays, to ask it for help in accessing her money, if it was an emergency.

Overall, the circumstances that Ms P found herself in were clearly difficult and I do sympathise with the difficulties that she faced – which were clearly through no fault of her own. But I do think that Ms P could've taken further steps to have mitigated the losses she says she incurred in the circumstances. As such, I don't think it's fair to say that Barclays should reimburse Ms P for the contract that she says she lost out on.

Nevertheless, although I don't think Barclays should reimburse Ms P for the contract she says she missed out on, I do think it's fair that Barclays pay the increased compensation. It's clear that Ms P was without a debit card for a number of weeks, and she contacted Barclays more than once about this matter. I also recognise the frustration she would've felt given that she says she went to a Barclays branch and says it was closed when she got there and on another occasion says that Barclays' systems were not working at the time. And I recognise that Ms P then faced further issues trying to use her PIN with the new card. So taking everything into account, I do think that £400 compensation is reasonable for the distress and inconvenience that was caused by the delay in the debit card being sent to her.

### **Putting things right**

To put things right, I require Barclays to pay Ms P £200 compensation for the distress and inconvenience caused by its error. By doing this, it will have paid Ms P a total of £400 in compensation for this matter.

### **My final decision**

Because of the reasons given above, I uphold this complaint and require Barclays Bank UK PLC to do what I have outlined above to put matters right, in full and final settlement of this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms P to accept or reject my decision before 10 July 2025.

Thomas White

**Ombudsman**