

The complaint

Mr S complains Barclays Bank UK Plc acted unfairly by declining a payment he made using his debit card, after requesting a replacement card.

What happened

In December 2024 Mr S contacted Barclays to request a replacement debit card. Barclays confirmed it should take around seven working days for the new card to arrive.

Shortly after, Mr S travelled abroad, where he was initially able to use his old card successfully. But says the last payment was declined, for no reason.

Unhappy Mr S complained, saying he was told he was able to use his old card until his replacement arrived.

Barclays didn't think it had made an error, so Mr S referred his complaint to this Service for review. He said when his card was declined, he used cash which left him short for his holiday and caused alarm, distress and inconvenience.

An Investigator here looked into matters, but concluded Barclays hadn't acted unfairly. They said while Mr S had been told he could continue to use his card, they considered this was only while waiting for the new card to be delivered. They later added as Mr S used the card more than 28 days after the replacement was issued the payment was declined in line with Barclays' usual process.

Mr S didn't agree and considered Barclays should have told him the card would expire after 28 days. As an agreement hasn't been reached, the case has been passed to me to decide.

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.

Mr S contacted Barclays on 27 December 2024 and asked it to send him a replacement card. I can see Barclays did as it should here and processed Mr S' replacement card the same day.

Having listened to Mr S' call with Barclays, I understand he asked whether it was possible to prioritise the card replacement – as he was going on holiday the following week. Barclays said it should be delivered within seven working days, but it wasn't possible to expedite this process. It did however, confirm he would be able to use the old card in the meantime.

Mr S' old card remained active for a further 28 days, meaning he could use it for some of his holiday. But when he tried to make a payment on 28 January 2025 the card was declined. Based on what Mr S has said it seems he understood Barclays to have meant he was able to continue using his old card until he returned from holiday – but I don't think it did. Barclays said he was able to use his card in the meantime, and as our Investigator said, I think it's

reasonable to take this to mean, until the new card arrived.

While Mr S mentioned his holiday to Barclays, he agreed delivery of his card within seven working days should be suitable. He also wasn't specific about how long he'd be away or that he'd need to use the card during his holiday. As such I don't think the onus in this case should be on Barclays to provide exact details of how long Mr S' old card would remain active.

While I can appreciate it would have been helpful for Barclays to confirm the exact length of time Mr S could use his old card, I don't think it's unreasonable it didn't cover all eventualities during the phone call – given Mr S had agreed to delivery within seven working days.

Also, I note on Barclays' website under *"How do I replace my damaged debit card"*, it says:

"After you've reported your damaged debit card, your current card stays active for 28 days or until you use your new one. When you receive your replacement card, sign the back of it immediately and destroy the old card."

So while Mr S wasn't told this during the phone call, the information was available. I also don't think 28 days is an unreasonable length of time to be able to continue using your old card when ordering a new one.

In this case Mr S hasn't been specific about when he went on holiday – or whether the replacement card was delivered before he went. I've thought about whether this would change the outcome here, but I don't think it would. As ultimately, Mr S continued to use his old card, after the replacement had been ordered – and Barclays process means he could only do so for 28 days. Which as I've explained above, isn't unreasonable.

So taking everything into account, while I can appreciate it would have been frustrating for Mr S and caused him inconvenience while on holiday, I can't hold Barclays responsible for that as I don't think it acted unfairly or incorrectly. As such, I won't be asking Barclays to do anything here.

My final decision

For the reasons I've set out above, 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 4 June 2025.

Victoria Cheyne
Ombudsman