

The complaint

Mr K complains about being contacted regarding a credit card debt originally accrued with Barclays Bank UK Plc trading as Barclaycard.

What happened

Mr K had a credit card account with Barclaycard. This fell into arrears, and Barclaycard sold the account to a debt purchaser I'll refer to as L.

L wrote to Mr K explaining if he didn't repay his debts then they'd potentially take legal action.

Mr K complained to Barclaycard, saying he didn't consider he owed the balance as all debts are written off after six years. Mr K was also concerned about the impact to his credit file.

Barclaycard replied to Mr K's complaint, and said in 2018 his account fell into arrears, and was sold to L at this time with an outstanding balance of £1,258.05. Barclaycard explained as L now own the account, any concerns he has needs to be raised with them. Barclaycard also provided statements to show how the balance accrued.

Unhappy with Barclaycard's answer, Mr K asked us to look into things.

One of our Investigators did so, but found Barclaycard hadn't contacted Mr K after selling his account – and the contact he'd received which he'd complained about had come from L. So, our Investigator said Barclaycard hadn't done anything wrong.

Mr K didn't accept this, so the complaint's been passed to me to decide.

I'm aware Mr K has a second complaint against Barclaycard, about them not proving when they sold the debt to L (or L's former company). As that is a separate complaint, I've not addressed it in this 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.

Barclaycard have provided our service with a screenshot to show they sold Mr K's account to L in 2018.

Mr K's complaint to Barclaycard in October / November 2024 is about recent contact regarding the account. Barclaycard have said they didn't contact him – it was L.

Our Investigator asked Mr K to provide any documents Barclaycard had sent him, and the only communication he seems to have received is about his complaint.

In the circumstances, it would seem the initial communication which caused Mr K to complain didn't come from Barclaycard.

Because of that, I can't reasonably say they've done anything wrong – so I don't require them to take any action or pay Mr K any compensation.

My final decision

For the reasons I've explained above I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr K to accept or reject my decision before 13 June 2025.

Jon Pearce
Ombudsman