

The complaint

Mr B has complained that the Barclays Bank Plc trading as Barclaycard business customer credit card app provides false or misleading information about the balance on the card.

What happened

Mr B is a sole trader and has a Barclaycard account. However, when he uses the app, it doesn't provide the correct balance. As a result, Mr B spent more than he would have, and accrued additional interest.

Barclaycard waived the additional interest and awarded Mr B £50 compensation. But it explained that the app doesn't provide the company information, including the company balance or available credit. This is set out when the customer first uses the app. To obtain the required information, Mr B would need to use the online platform.

Our investigator thought Barclaycard had behaved fairly, and didn't need to do anything further. Mr B disagreed. He says the 'warning' on the app only appeared the first time it was used, so could have been years ago. The wording in the app is clear – 'account balance' and 'available to spend'. This is misleading. If this was a personal card, he would be able to view the real time balance and pay his statement on the app, so a far better service would be provided.

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 done so, I'm not upholding it. I do understand Mr B's frustration, and it's clear that the business app isn't ideal for him. That said, Barclaycard has made him aware of its limitations. It also paid him compensation and waived interest, so I don't think Mr B has lost out. Mr B is able to access his up-to-date information using the online platform. So, although the app isn't ideal for him, he has a reasonable alternative.

My final decision

For the reasons given above, it's my final decision not to uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 9 June 2025.

Elspeth Wood
Ombudsman