DRN-5559977

Financial Ombudsman Service

The complaint

Mr M complains Barclays Bank UK PLC has provided poor customer service.

What happened

Mr M called Barclaycard with settlement details for a complaint we'd decided and says his compensation was paid into the wrong account. He called Barclaycard on other occasions during January 2025 and says he received poor service. He complained to Barclaycard. Barclaycard accepted there were occasions on which Mr M received poor service and offered £150 in compensation. Mr M was unhappy and complained to our service. One of our investigators looked into Mr M's complaint and said that Barclaycard's offer was fair and reasonable. Mr M disagreed and asked for his complaint to go to 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 has accepted it made a number of errors during January 2025 when dealing with Mr M. I can see it considered our approach to compensation and the impact on Mr M before offering £150. I agree, given everything I've seen, that this offer was fair.

My final decision

Barclays Bank UK PLC has already offered to pay £150 to settle this complaint and I think this offer is fair in all the circumstances. So, my decision is that Barclays Bank UK PLC should pay the £150 it has offered unless it has already done so.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 28 August 2025.

Nicolas Atkinson
Ombudsman