DRN-5585487

The complaint

Mrs D complains Barclays Bank UK PLC trading as Barclaycard blocked a transaction on her credit card account, took too long to replace the cards on her account and reduced her credit limit.

Mrs D is represented by Mr D, but as it's her account I'll refer mostly to her.

What happened

Mrs D holds a credit card account with Barclaycard. Mr D is an additional cardholder.

On 19 December 2024, Barclaycard contacted Mrs D to ask if a payment that had been made on her account was genuine. Mr D phoned Barclaycard to say it wasn't genuine. Barclaycard explained because of this, it would need to issue new cards to both Mrs D and Mr D, as the additional cardholder.

Mrs D was unhappy that it took Barclaycard too long to provide new cards and unblock online banking. So she complained. In response, Barclaycard said unfortunately, because of the way Mr D spoke to members of their staff they couldn't complete the process it needed to before it could unblock the account and issue new cards straight away.

Mrs D remained unhappy, so she referred her complaint to our service.

An Investigator considered the circumstances. In summary, he said he was satisfied Barclaycard had tried to follow the correct process in relation to the blocked card and account. And he didn't agree that what Barclaycard had done had prevented Mrs D making a payment. Nor did he think Barclaycard had treated Mrs D unfairly by reducing the credit limit.

Mrs D didn't accept the Investigator's findings; she felt the Investigator had sided with the financial business.

As Mrs D didn't agree, the complaint's been passed to me.

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.

All banks have fraud prevention measures in place. These are designed to protect customers and the bank. The terms and conditions of the account set out the circumstances in which Barclaycard might block access to the account. This includes where Barclaycard have concerns that the transaction might be fraudulent.

There's no dispute that the transaction Barclaycard were concerned about on 19 December 2024, wasn't made by Mr or Mrs D. So, to protect the account, Barclaycard blocked the cards and online banking access. I don't think this was unreasonable in the circumstances, indeed it's what I expect a financial business to do when it suspects its customer's account has been compromised. So I don't think Barclaycard made a mistake by blocking the cards on Mrs D's account, or access to the online banking.

I've listened to the calls Mr and Mrs D had with Barclaycard. They spoke to Barclaycard on 20 December 2024 and confirmed the attempted transaction the day before had not been made by either of them. During this call the adviser explained what they'd need to do to get new cards issued and access to the account reinstated – which was allow the adviser to complete the necessary checks. But Mr D said he didn't want to do this. As a result, the call ended before the new cards could be ordered and the account access reinstated.

Barclaycard tried to call Mr and Mrs D back the same day, Mr D answered but refused to continue the call – saying they would only speak to someone based in the UK.

Mr D called again on 27 December 2024. Again he was told that the account was blocked because of the earlier transaction, and that he'd need to speak to the fraud team to regain access to the account. But again, Mr D said he wasn't willing to do that.

On 23 January 2025, Mr D phoned Barclaycard again. During this call, Mrs D gave authority for Mr D to discuss the account and Barclaycard was able to complete the necessary steps to have the cards reissued and access to the account reinstated.

Having listened to the calls, it's clear Mr and Mrs D refused to have the full conversation with the fraud team that was required to get the cards and online banking unblocked until 23 January 2025. But once they did, I can see from the evidence provided, Barclaycard unblocked the online banking and issued new cards to Mr and Mrs D.

During the calls Mr D is particularly frustrated that he can't discuss the account fully. Barclaycard told him as it's a credit card, it's not a joint account. Mrs D is the account holder, and Mr D is the additional card holder. I wanted to reassure Mr and Mrs D that this is the correct position and I see Barclaycard have suggested something Mr and Mrs D can do to add Mr D as a "Disclosure of Authority" on the account – which means he'd be able to discuss it.

Mr and Mrs D said because access to the online banking was suspended Mrs D couldn't make payments to the account because she didn't know how much she needed to pay. And because she couldn't make payments, her credit file has now been affected. But Mrs D would have known from her November 2024 statement that there was an outstanding balance and whether she can access her online banking or not, she's still bound by the credit agreement with Barclaycard. Mrs D could also have contacted Barclays by phone or in a branch to have requested payment details or asked for a paper statement. I've seen nothing to suggest she did anything of these things.

Because Mrs D hasn't been making payments, Barclaycard have applied interest to the balance and have been reporting the missed payments on Mrs D's credit file. The terms and conditions set out the circumstances in which interest and charges will be applied to the account – which includes when payments aren't made. And I don't find its unreasonable for Barclaycard to report the missed payments since it has an obligation to provide an accurate reflection of the account conduct to the credit reference agencies and Barclaycard's contact notes show it contacted Mrs D about the missed payments.

Mrs D then discovered that her credit limit had been reduced. I can see Barclaycard wrote to Mrs D to explain they were doing this to ensure the credit limit was affordable. And the terms and conditions of the account set out that Barclaycard can change the credit limit. So I don't find it made a mistake in reducing the limit.

Overall, I’m satisfied Barclaycard treated Mrs D fairly.

My final decision

For the reasons I’ve explained, I don’t uphold Mrs D’s complaint.

Under the rules of the Financial Ombudsman Service, I’m required to ask Mrs D to accept or reject my decision before 10 September 2025.

Eleanor Rippengale
Ombudsman