

The complaint

Mrs W complains about the way that Barclays Bank PLC, trading as Barclaycard, has dealt with a credit card account after her husband passed away.

What happened

Mrs W's late husband had a business credit card account with Barclaycard for a partnership between Mrs W and her husband. Mrs W contacted Barclaycard in September 2024 to inform it that her husband had passed away. She asked for a balance for the credit card account but she wasn't named on the account so there was a delay in the balance being provided to her, and she says that Barclaycard sent letters to her late husband, there were issues about a cashback credit to the account, the account was closed by Barclaycard and she was offered a sole trader account with a much lower credit limit.

Mrs W complained to Barclaycard about the issues that she'd experienced. It said that cashback becomes null and void once an account is closed and the account was closed correctly and in line with banking policy, but it awarded Mrs W with £308 94 of cashback and £30 06 of interest as a goodwill gesture. It didn't uphold some of the issues about which Mrs W had complained but it credited her account with £300 in light of the issues she'd faced, which was £100 for the time spent on the phone to resolve her issues, £100 for the poor level of overall service and £100 in recognition of the frustration and inconvenience that it had caused her.

Mrs W wasn't satisfied with its response and complained to this service. Her complaint was looked at by one of this service's investigators who, having considered everything, didn't recommend that it should be upheld as he thought that the previously awarded compensation was both fair and reasonable given the circumstances of the complaint.

Mrs W didn't accept the investigator's recommendation and has asked for her complaint to be considered by an ombudsman. She has provided a detailed response and she says that documents clearly show that Barclaycard didn't have the first idea of who the executor was or anything about the account in general, and every time that she called it, another complaint reference was raised.

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.

Firstly, I offer my condolences to Mrs W for the passing of her husband. This must have been a difficult time for her and she clearly feels that Barclaycard hasn't dealt with the issues with the credit card account correctly. As she says, these issues weren't straightforward as her late husband had a business credit card account with Barclaycard for a partnership between Mrs W and her husband.

When Mrs W contacted Barclaycard in September 2024 to inform it that her husband had passed away, she asked for an account balance, but she wasn't named on the account and Barclaycard said that it needed the death certificate and details of her late husband's executors. It says that it received that information later in September 2024 and the account statements that Mrs W had requested were issued six days after that. I don't consider that Barclaycard unreasonably delayed the provision of the statements to Mrs W and it says that it's received payment of the outstanding account balance from Mrs W.

The account was closed by Barclaycard because it was Mrs W's late husband that had the business account and I don't consider that Barclaycard acted incorrectly in closing the account. Mrs W says that she had to apply to Barclaycard for a commercial credit card but was only offered a credit limit of £3,000 (compared with the £20,000 credit limit on the closed account) which had a negative impact on the business. In response to Mr W's complaint, Barclaycard said that it couldn't see that the credit limit on the account had ever been reduced but it looks to me as though it misunderstood the issue that Mrs W had raised. It has since said the credit agreement for Mrs W as a sole trader would have needed to be re-evaluated as, following the passing of one of the partners, the partnership no longer existed. I'm not persuaded that there's enough evidence to show that Barclaycard has acted incorrectly in connection with Mrs W's application or the credit limit that it offered her.

Barclaycard says that any cashback earned on the account becomes null and void once an account is closed so the account lost the cashback that had been earned. As a goodwill gesture it awarded Mrs W with £308 94 of cashback and £30 06 of interest. It wasn't required to do that and I'm not persuaded that there's enough evidence to show that it acted incorrectly in the way that it dealt with the cashback.

Mrs W says that Barclaycard sent letters to her late husband after he'd passed away and she's provided two e-mails that were sent to her late husband's email address in October 2024. The first is an automated message saying that a secure message had been added to its secure mail service and the second is an email that started "*Dear Mrs W...*". Mrs W received those emails so was accessing her late husband's email account and, whilst I consider that Barclaycard shouldn't have used that email address, I'm not persuaded that its use of it is enough to justify an award of further compensation.

Barclaycard accepted that there were some issues with the service that it provided to Mrs W and it credited her account with £300, which it said was £100 for the time spent on the phone to resolve her issues, £100 for the poor level of overall service and £100 in recognition of the frustration and inconvenience that it had caused her. Mrs W says that Barclaycard handled the whole journey of her business and her bereavement in the most disgraceful manner and she doesn't believe that £300 compensation is fair or even adequate for the stress values that it put her in.

The £300 that Barclaycard paid to Mrs W is in addition to the cashback and interest that it had also paid to her. I appreciate the stress and upset that Mrs W says that she's been caused, but I consider that the £300 that Barclaycard paid to her, in addition to the cashback and interest, was a fair and reasonable response to the issues that she'd experienced and the complaint that she'd made. I find that it wouldn't be fair or reasonable in these circumstances for me to require Barclaycard to pay a higher amount of compensation to Mrs W or to take any other action in response to her complaint.

My final decision

My decision is that I don't uphold Mrs W's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs W to accept or reject my decision before 31 July 2025.

Jarrold Hastings
Ombudsman