

The complaint

Mr M complains that Barclay Bank UK PLC (Barclays) should pay him compensation for not being able to use his bank card.

What happened

In early April, Mr M attempted to use his bank card to pay for bus travel. However, the card was declined a number of times over the course of the day, which resulted in embarrassment and inconvenience for Mr M. He reached out to Barclays to complain.

Barclays looked into the matter and said that it looked like the magnetic strip or the chip had been damaged so sent Mr M a new card. It explained it wouldn't be offering any compensation.

Mr M brought the complaint to our service and one of our investigators looked at Mr M's concerns. Whilst she empathised with Mr M's situation, she didn't think that Barclays had been responsible for the issue so didn't agree that it should provide compensation.

Mr M disagreed. He said that the card hadn't looked damaged and when he called Barclays to report the issue, he said that the call handler had admitted that the error on the card was down to the bank. He asked for the complaint to be passed to an ombudsman and for the call to Barclays to be listened to.

As Mr M had requested an ombudsman to review the case, the file was passed to me to make a final 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.

Having done so, I have come to the same overall conclusion as the investigator, for broadly the same reasons.

I understand how strongly Mr M feels about this complaint. He has raised a number of points and although I may not mention every point raised, I've considered everything he has said but limited my findings to the areas which impact the outcome of the case. No discourtesy is intended by this. It just reflects the informal nature of our service.

Our rules require me to determine a complaint by considering all of the evidence from both parties in order to decide what's fair in all the circumstances. Where the available evidence is contradictory, incomplete, or even missing altogether, I have to reach my conclusions on the basis of what is most likely to have happened on the balance of probabilities.

I can understand the embarrassment and frustration that Mr M must have felt at the time. Especially as he needed to use the card to pay for transportation on the day in question. However, for me to instruct Barclays to make an award, I have to be satisfied that Barclays were at fault.

Having reviewed Mr M's statements and card transaction history, I can see that Mr M had been using the card prior to this date without any issues, following it being delivered to Mr M the month before. I am therefore satisfied that when Mr M received the card, it was working as would be expected. Although I can't be sure what happened to the card to prevent it from working, on the balance of probabilities, it looks like the card was damaged while in Mr M's possession. It wouldn't be fair or reasonable for me to hold Barclays responsible for what happens to a card once a customer has it.

Barclays have said that the magnetic strip or the chip had been damaged and therefore had sent him a new card the following day. This is what I would expect it to do in the situation and I am pleased that this happened so quickly. I understand that Mr M is currently using his new card and that there have been no further problems.

Mr M has mentioned that there was no apparent damage to the card. I don't think it is always easy to see when a card is damaged. But we know the card wasn't working, when it had been previously and the evidence from Barclays shows that the strip or the chip was damaged, so I think that this is the likely issue.

I have also listened to the call Mr M had with Barclays when he reported the issue. Having done so, I have not heard the call handler admit that the issue was as a result of a bank error, merely that he believed the strip or chip was damaged.

In summary, while I understand why Mr M is unhappy that his card failed to work, I am satisfied, on the balance of probabilities that Barclays are not responsible for the card being damaged.

My final decision

I do not uphold this complaint

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 7 August 2025.

Sarah Green
Ombudsman