

The complaint

Mr P complains that Barclays Bank UK PLC (“Barclays”) mistakenly cancelled his card and about the service received by Barclays regarding this.

What happened

Following receipt of a text message informing him that his card had been cancelled Mr P called Barclays on 1 February 2025 to inform it that he hadn’t requested this. Mr P was told that the cancellation of his card had been authorised via Telephone Banking using Voice Recognition which heightened Mr P’s concerns as he doesn’t use these services.

As protective measures Barclays applied a fraud marker onto Mr P’s account to prevent any transactions taking place without his consent, his telephone banking was removed and Mr P was provided with a different membership number for his online banking and a new card and PIN was ordered for Mr P.

As it was the weekend Mr P was advised that he would definitely receive a call on Monday 3 February.

Taking protective measures of his own Mr P transferred funds from his account into another account and asked clients not to make payments to his account while the matter was investigated.

Barclays failed to call Mr P as he expected which resulted in Mr P having to chase Barclays to find out why his card had been cancelled and so Mr P raised a complaint.

Barclays upheld Mr P’s complaint and said Mr P should haven’t have been given assurances that Mr P would receive a call as it isn’t possible to guarantee a time and date for such calls. Barclays confirmed that Mr P’s card had been cancelled as a result of human error. Barclays explained that one of its call handlers mistakenly accessed his account details instead of another customer during a call and Mr P’s card was cancelled as that customer didn’t recognise the card. Barclays confirmed that no one had accessed his account using voice recognition via telephone banking and none of his account information was divulged during the call. By way of apology Barclays paid £200 into Mr P’s account.

Mr P was dissatisfied with this and so brought his complaint to this service. Mr P says he missed two meetings trying to sort the matter out and spent the weekend checking his account to ensure his funds were safe and that despite assuring him he’d get a call on Monday Barclays failed to do so adding to his distress and resulting in him having to chase Barclays for answers.

One of our investigators looked into Mr P’s concerns and although they agreed Mr P had been inconvenienced, they reached the conclusion that the £200 compensation Barclays had paid was fair for the distress and inconvenience suffered as Barclays had taken responsibility for its error and corrected this by cancelling the correct card as soon as it became aware of the error. Furthermore, none of Mr P’s accounts had been compromised and there was no evidence of any financial loss.

Mr P disagreed. He doesn't think that £200 compensation is fair when Barclays had accepted it was their fault his card was cancelled and it had provided poor service further inconveniencing him. Mr P has asked for an ombudsman's 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.

My role is to look at problems that Mr P has experienced and see if Barclays has made a mistake or treated him unfairly. If it has, we seek to put - if possible - Mr P back in the position he would've been in if the mistakes hadn't happened. And we may award compensation that we think is fair and reasonable.

Barclays have already accepted it made a mistake when it cancelled Mr P's card and then failed to call him back when it said it would.

So I don't need to make any findings here. What I need to consider is whether what Barclays has offered Mr P to put things right is enough.

As soon as Barclays was informed of its error it rectified its mistake by taking protective measures such as applying a fraud marker on Mr P's account, cancelling his telephone and online banking and providing him with a different membership number for his online banking as well as ordering him a new card and PIN on the same day.

Barclays has acknowledged its error, confirmed Mr P's account hadn't been compromised and compensated Mr P £200 for the inconvenience. I accept this was both distressing and inconvenient for Mr P but in terms of correcting its mistake, I don't think there is anything much more Barclays could do.

I also accept that Barclays failed to call Mr P back when it said it would and Mr P had to chase for answers which further inconvenienced him. But Barclays needed time to investigate what happened before it could provide this and Mr P had already been informed of the protective measures Barclays had taken.

I appreciate Mr P doesn't think the compensation is enough, but Mr P hasn't suffered any financial loss and his account wasn't compromised. Things don't always go smoothly, mistakes happen, and it is not our role to punish or penalise the businesses we cover that is the role of the regulator – in this case the FCA.

And so on this basis and because I think the compensation of £200 already paid to Mr P is fair for the impact of Barclays mistake and so I'm not going to ask Barclays to do anything more.

My final decision

For the reasons I've explained, I've decided that what Barclays Bank UK PLC has already done to settle Mr P's complaint is fair and I'm not going to ask it to do anything more.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 14 October 2025.

Caroline Davies
Ombudsman