

The complaint

Ms A complains Barclays Bank UK PLC blocked her card several times while she was overseas and she had to make numerous calls.

What happened

Ms A was overseas and her card was blocked eight times. Ms A says she made six or seven calls a day to try and get her card unblocked or payments authorised.

Ms A complained to Barclays and it said it had blocked her card in line with its terms and conditions, it had concerns about some of the payments. Barclays paid Ms A £50 to compensate her and said it would refund calls if Ms A could send it an itemised bill.

Barclays sent two more final responses, but didn't add anything to its first response.

Unhappy with this response, Ms A brought her complaint to this service. An investigator looked into things and thought Barclays needed to do more to resolve things.

The investigator said Barclays was fair in blocking Ms A's card, and it appeared the blocks were removed quite quickly once Ms A contacted Barclays. But Ms A made 52 calls to Barclays during her time overseas, 44 more calls than the number of blocks.

The investigator didn't know why so many calls had been made, but could see Barclays hadn't added any notes to say Ms A was overseas. The investigator thought if this had been done after the first couple of calls, it was likely Ms A would have made less calls.

The investigator thought a payment of £300 in total was a fairer compensation amount and Barclays should also pay Ms A's call costs for the additional 44 calls, once Ms A sent it an itemised bill.

Barclays accepted this outcome.

Ms A said some payments she made, to the same merchant, were authorised one day but blocked the next. Ms A said she couldn't get an itemised bill from her mobile provider, but Barclays knew how long her calls were and they were charged at 60p per minute.

Ms A felt there was no need to block her payments in February 2025, and she said her wallet had been stolen and a new card had been delayed. Ms A said Barclays needed to guarantee her payment.

Ms A said she'd spent 1,026 minutes on calls and this worked out to £5,786 and said her counteroffer was £9,000 and she expected this to be credited to her account.

Since no agreement was reached, Ms A's complaint was passed to me to decide.

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.

There's little dispute Ms A was overseas and using her card. Barclays was concerned by some of the payments, and blocked Ms A's card for the first time on 30 January 2025.

Ms A called in on 3 February 2025 and the block was removed. Ms A's card was then blocked another six times, each time Ms A called in and the block was removed. This was done on the same day for five of the blocks, the next day for the other.

Then Barclays blocked Ms A's card on 19 February 2025 and when she called to get the block removed, she was told to visit a branch. Ms A visited a branch on 21 February, and the block was removed.

I don't think Barclays was wrong to block Ms A's card, even for some payments she'd made before at the same merchant. Barclays is allowed to block payments it has concerns over, and looking at Barclays' notes it's clear it had some concerns.

But, like the investigator, I think Barclays should have added some notes after speaking to Ms A to say she was overseas. These notes probably wouldn't have stopped the blocks, they're automated, but might have meant later calls went more smoothly.

And it's clear Ms A called Barclays numerous times through February 2025, 52 calls in all. Eight of the calls would have been needed to unblock the card, or be told to visit a branch, but this leaves a further 44 calls, some of which were unsuccessful calls to unblock the card.

I think this is too many calls for Ms A to have to make, I realise some failed because Ms A failed security, but I still think it's too many calls, and a note may well have meant some calls were shorter.

Although Ms A was asked to visit a branch, it's unclear if Ms A was due to travel back to the UK at this time or not. Ms A says she travelled back to unblock her card, and wants Barclays to pay for the flights.

But I've not seen any evidence of the flights, or when they were booked, so I don't think it's fair to ask Barclays to refund the cost of the flights.

And I can't see Ms A had her card cancelled and a new one ordered during the period she was overseas.

But I think Ms A was put to a lot of inconvenience whilst she was overseas, making calls to unblock her card where perhaps a note could have reduced the number of calls or shortened them, so I think an increase in the compensation payment to a total of £300 is fair.

Ms A says Barclays can see how long she spent on calls, and the investigator says Ms A spent around nine hours on calls, and I think this is correct. Ms A says it's over 1,000 minutes, but this would be around 18 hours, I don't think this is correct.

Even if I was to take Ms A's amount, 1,026 minutes, at 60p per minute, this works out at £615.60, not the almost £6,000 Ms A says.

Because of this big difference in costs, I think it's reasonable for Barclays to ask Ms A for an itemised bill.

There are also some call packages at Ms A's mobile provider which give cheaper calls from overseas, so I don't think it's fair to simply rely on Ms A's figures and costs available on a website, I think Barclays needs to see the specific cost of the calls Ms A made.

I've looked at Ms A's phone provider's website and it says itemised bills are available online or Ms A could call it and request a bill. I think itemised bills are available, and I think it's reasonable for Barclays to ask for one before it refunds Ms A for her calls.

Ms A put a counteroffer to Barclays, but I don't think it would be fair and reasonable for Barclays to pay Ms A £9,000 for her costs and compensation.

My role is to impartially decide what I think is fair. Having done this, I think what the investigator proposed is a fair way to settle things.

My final decision

My final decision is I uphold this complaint and Barclays Bank UK PLC should:

- pay Ms A £250 in compensation
- pay Ms A for the 44 additional calls she made, once Ms A sends Barclays an itemised phone bill

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms A to accept or reject my decision before 3 September 2025.

Chris Russ
Ombudsman