

## **The complaint**

Mr E complains about the service he received from Barclays Bank UK PLC trading as Barclaycard when he contacted them regarding issues getting a PIN for his credit card.

## **What happened**

Mr E contacted Barclaycard about the delays he was experiencing getting a PIN for his credit card and to unblock his credit card.

Mr E is unhappy that he was passed from one department to another and each time he had to repeat the reason for his call.

Mr E is also unhappy that none of the agents he spoke to had left any notes on his account. He's also unhappy that his complaint wasn't logged when he called on 14 March 2025.

Barclaycard issued a final response on 18 April 2025. It apologised that Mr E's complaint wasn't logged when he called on 14 March and said it was upholding this part of the complaint. Barclaycard said it had requested call recordings to be sent to Mr E in line with his request. In relation to Mr E's complaint that the agents hadn't logged notes on his account, Barclaycard said it wasn't upholding this part of the complaint because it wasn't the bank's process to leave notes on every account after speaking to customers unless it's required to help customers in the future. Barclaycard offered Mr E compensation of £20 for any inconvenience that he was caused.

Mr E remained unhappy and brought his complaint to this service.

Our investigator didn't uphold the complaint. He said that although there had been some minor issues the compensation offered by Barclaycard was fair and reasonable.

Mr E didn't agree so I've been asked to review the complaint.

## **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.

I know it will disappoint Mr E, but I agree with the investigator's opinion. I'll explain why.

I've read and considered the whole file, but I'll concentrate my comments on those points which are most relevant to my decision. If I don't comment on a specific point, it's not because I've failed to take it on board and think about it, but because I don't think I need to comment on it in order to reach what I think is the right outcome.

I've reviewed the system notes and calls provided by Barclaycard. I've also taken account of everything that Mr E has said.

Barclaycard has acknowledged that Mr E's complaint should've been logged when he called on 14 March 2025. It has apologised that the complaint was only logged as a concern and

says it got this wrong and should've recorded the issues Mr E raised as a complaint. Barclaycard has made an offer of compensation of £20 for any inconvenience caused to Mr E as a result of this error.

In relation to leaving notes on Mr E's account each time he spoke to an agent, Barclaycard has said that its agents aren't obliged to leave notes to advise what has been discussed on a call, because calls are recorded and can be accessed if details of what was said are required for quality and training purposes.

This service isn't able to require a business to change its process. Only the Financial Conduct Authority is able to do that. So, I can't require Barclaycard to change its process and leave notes on an account each time a customer calls.

I appreciate that Mr E found it frustrating to repeat himself each time he was passed from one agent to another. However, having listened to the calls, it's clear that Mr E had different requests which necessitated him to be transferred to different teams at Barclaycard. I haven't found any evidence that Barclaycard made an error or treated Mr E unfairly when it did this, as transferring customers to the correct team is necessary in order to have different requests fulfilled.

I appreciate that Mr E was caused some inconvenience as a result of Barclaycard not logging his complaint when it should've done. But beyond that, I've been unable to find evidence of any errors on Barclaycards part. And I can't see that Mr E has been treated unfairly or differently to any other customer.

I'm therefore unable to uphold the complaint.

### **My final decision**

My final decision is that I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr E to accept or reject my decision before 16 September 2025.

Emma Davy  
**Ombudsman**