

The complaint

Mrs S and Mr W complains that Barclays Bank UK PLC trading as Barclaycard didn't put both of their names on their joint account statements.

What happened

In March 2023 Mr W and Mrs S opened a joint account with Barclaycard.

In early 2025 Mr W contacted Barclaycard because Mr W's name didn't appear on the joint statements. Mr W explained that he and Mrs S required both of their names to appear on the statements because they intended to use the statements as evidence of address for a visa application.

Barclaycard advised Mr W that they would change the statements electronically for him to download. Mr W waited a few days but nothing changed so he contacted Barclaycard again and was advised that the statements couldn't be amended electronically but that printed copies would be sent to him. Mr W waited but didn't receive any statements so he went into his local branch where he was advised that the statements couldn't be amended.

Mr W complained to Barclaycard.

Barclaycard upheld the complaint. It said it agreed that there had been a bank error because the statements for the joint account didn't have Mr W's name on them. It was it was sorry to learn that Mr W had been misinformed twice that the old statements could be corrected. Barclaycard apologised and paid compensation of £100.

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

Our investigator upheld the complaint. He said that there had been repeated failures by Barclaycard and that the compensation should be increased by £150 to reflect the distress and inconvenience caused to Mr W and Mrs S.

Barclaycard didn't agree. It said it didn't understand the reasons why the compensation should be increased and said the impact to the customers had been minimal, with the error not having been noticed for some time. Barclaycard said it believed the compensation paid already was fair.

Because Barclaycard didn't agree 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 agree with the investigator's opinion that total compensation of £250 should be paid to Mr W and Mrs S. I'll explain why.

Barclaycard has acknowledged that it made an error when it only included one of the joint

account holders' names on the statements. Whilst Barclaycard has pointed out that Mr W and Mrs S only raised the issue in March 2025, this doesn't alter the fact that for around two years Barclaycard had issued statements which didn't bear the correct customer details.

When Mr W first contacted Barclaycard about the issue, he made them aware that the statements were required as supporting evidence for a urgent visa application. This is relevant because it puts the initial query and subsequent incorrect advice into context.

Although Barclaycard were quick to acknowledge the original error, the advice given to Mr W on two separate occasions when he contacted Barclaycard to obtain statements bearing both his and Mrs S's name was incorrect. Barclaycard advised Mr W that the statements could be changed online and downloaded by him, which was incorrect. It then told Mr W that it would print out statements showing both names and send these to him, which it transpired it wasn't able to do. Ultimately Mr W was advised that it wasn't possible to retrospectively amend statements.

I can see that as part of this process, Mr W spent a long time on the phone to Barclaycard trying to resolve the issue and Barclaycard gave Mr W an expectation that things would be sorted out within 4 working days, but when the deadline was reached the matter hadn't been resolved.

I've thought about the impact that the errors had on Mr W and Mrs S. I agree that the initial error didn't appear to have a huge impact as the statements were incorrect for almost two years before Mr W raised the matter with Barclaycard. However, once the matter was raised, Mr W was given incorrect information more than once. Mr W was also given a false expectation that the issue would be resolved within a certain timescale. The failure by Barclaycard to resolve the issue within the timescale indicated caused significant distress to Mr W and Mrs S as they were in the process of an urgent visa application which needed to be submitted. The failures by Barclaycard must be seen within the context of the visa application (which Barclaycard were aware of) as this goes directly to the level of distress and inconvenience caused to Mr W and Mrs S. Had this been a situation where the customers were wanting statements for their records (as opposed to for a visa application) then the compensation offered by Barclaycard would've been fair. But the circumstances of Mr W and Mrs S's case mean that the impact of the errors was greater hence I agree with the investigator that a higher compensatory award is justified here.

Putting things right

To put things right Barclaycard must pay further compensation of £150 to Mr W and Mrs S.

My final decision

My final decision is that I uphold the complaint. Barclays Bank UK PLC trading as Barclaycard must pay further compensation of £150 to Mr W and Mrs S.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs S and Mr W to accept or reject my decision before 29 September 2025.

Emma Davy
Ombudsman