DRN-5790761

The complaint

Mr M has complained that Barclays Bank UK PLC ("Barclays") changed the terms of a Tech Pack but didn't clearly explain the changes being made to him. This resulted in his device not being covered by the Tech Pack cover.

What happened

Mr M made a claim for damage to an iPad under a Tech Pack that he pays for through Barclays, but the insurer declined his claim on the basis that he'd purchased the iPad through an online marketplace.

Mr M complained to Barclays because he said that Barclays failed to draw this change in cover to his attention and so felt that the Tech Pack had been mis-sold.

Barclays issued its final response letter 13 March 2025 and didn't uphold Mr M's complaint.

After Mr M referred his complaint to this service one of our investigators assessed the complaint and they were unable to find that Barclays had acted unfairly or unreasonably. They therefore didn't uphold Mr M's complaint.

As Mr M didn't accept the investigator's conclusions, the matter was referred 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.

We've explained our approach to complaints about packaged accounts on our website and I've used that to help me decide this complaint. And having considered everything, I don't uphold this complaint. I will explain why.

Mr M says that Barclays mis-sold him the Tech Pack, due to the exclusion relating to devices being purchased through online marketplaces not being made clear to him. However, Mr M says that he has had a Tech Pack since 2012, and the exclusion he has complained about was not an exclusion of the Tech Pack at the time the Pack was sold to him. So, I can't say that the Tech Pack was mis-sold, or that Barclays did something wrong when Mr M took out the Tech Pack, if the exclusion Mr M is unhappy about didn't even exist at the time of sale.

However, as well as ensuring Mr M is provided with all of the important information about the Tech Pack *during the sale* of the Pack, Barclays is also responsible for ensuring that any changes made to the insurance products included with the Pack, are clearly communicated to Tech Pack holders. This is necessary so that Tech Pack holders can make an informed decision about whether the Pack still meets their needs, once the changes come into effect.

Mr M has confirmed that he received a letter from Barclays dated 24 June 2022, explaining that changes would be made to the Tech Pack. This included a summarised bullet pointed list of the changes being made. One of which said:

- *"We will no longer cover devices purchased from online marketplaces such as Ebay and Facebook Marketplace"*

I understand that, since the above exclusion came into effect, the above exclusion was also explained in annual eligibility statements that Barclays sends out to Tech Pack holders each year.

Mr M says the above exclusion is unclear as it isn't clear if this exclusion applied to devices *already registered* with the Tech Pack. I can appreciate Mr M's perspective on this matter. But I do think that the inclusion of *"We will no longer cover…"* made it reasonably clear that, although devices purchased from online marketplaces had, until then, been covered by the Tech Pack, this would no longer be the case going forwards, once the above changes came into effect.

Therefore, having considered Mr M's points on this and how the change to the cover was worded in Barclays' letter, I don't think that the above was unclear. Or at least, I don't think it was unclear to the point that it suggested existing registered devices (purchased from online marketplaces) might still be covered. Because of this, I can't reasonably say that the Tech Pack fees that Mr M has paid since the changes were made in 2022 should be refunded back to him. This is because ultimately, I can't say that Barclays has done something wrong, or acted unfairly or unreasonably here.

I recognise how frustrating it must be for Mr M that he's been paying for the Tech Pack for so many years and when he goes to claim on it, his claim is declined. But I would like to make it clear that, although Barclays is responsible for providing Mr M with clear, fair and not misleading information about the Tech Pack (both when it was sold to Mr M and throughout the time Mr M holds it), the insurer, not Barclays, is responsible for handling claims and applying the Tech Pack insurance terms and conditions correctly and fairly to claims.

Therefore, if Mr M remains dissatisfied with the outcome of his claim, then this is something he'd need to take up with the insurer and is not something I can address within this decision about Barclays.

My final decision

Because of the reasons given above, I don't 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 1 October 2025.

Thomas White
Ombudsman