

## **The complaint**

Mrs C complains Barclays Bank UK PLC incorrectly blocked her card whilst she was abroad and didn't offer her appropriate support. She complains that this caused her trauma and frustration for which she should be paid £1,000 in compensation.

## **What happened**

Mrs C has a credit card with Barclays. She's been a customer for years.

Mrs C says she was abroad in June 2025 when her credit card was incorrectly blocked. She says she ended up in a restaurant unable to pay her bill surrounded by staff demanding payment. She says she tried to resolve the issue using Barclays chat function but was told she'd have to call a number. She says she told Barclays why she couldn't do this and why she needed urgent help. She says she ultimately borrowed a phone from a stranger but the agent she ended up speaking to hung up on her. She says she had to leave her passport and personal belongings at the restaurant in order to go back to her hotel and collect an alternative form of payment. She complained saying that this had caused her trauma for which she wanted, amongst other things, £1,000 in compensation.

Barclays says it looked into Mrs C's complaint and offered her £150 in compensation having accepted that the call she made could have been handled better. It didn't, however, agree that it had done anything wrong blocking her card as its systems had spotted potentially fraudulent activity so had sent an SMS checking the activity was genuine to which no reply had been received. Mrs C had complained to us by this stage and says she discovered Barclays had paid £150 into her account by chance and that she did so before receiving any response from Barclays to her complaint. She was unhappy about this too saying it was yet another example of poor service she'd recently received from Barclays – with the problems she had whilst she was abroad the "final straw".

One of our investigators looked into Mrs C's complaint and said that they didn't think Barclays had done anything wrong blocking her card. They didn't, therefore, think they could award Mrs C any compensation for the consequences that followed. And because they thought that the compensation Barclays had paid for the impact of the things it had got wrong was fair, they didn't recommend Barclays do more than it had already done. Mrs C was very unhappy with our investigator saying that her complaint was about broader and repeated service failures by Barclays that left her stranded abroad without access to funds. Mrs C asked for her complaint to be referred to an ombudsman. Her complaint was, as a result, passed to me.

## **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 can see that Barclays' systems identified a payment that was potentially fraudulent and that this led to an SMS being sent to Mrs C asking her if the payment was genuine or not. I can see too that Barclays' didn't receive a response from Mrs C meaning it applied a block to her

card. Based on the evidence I've seen, this wasn't the first time this had happened to Mrs C. So, whilst I can understand why she wasn't able to reply to the SMS given that she was abroad and her mobile phone plan doesn't allow her to make calls or send texts when abroad, I don't think it was unreasonable of Barclays to place the block and I do think Mrs C had time to ensure she didn't end up in a difficult position. In other words, I do think Mr C could have contacted Barclays in the 24 hours between receiving its SMS and the problem she ultimately had. I, therefore, agree with our investigator that it wouldn't be fair to require Barclays to compensate Mrs C for any distress or inconvenience the block caused as I agree that it didn't do anything wrong applying the block. Nor do I think Barclays acted unfairly insisting on Mrs C calling its fraud department – in a case like this that was the safest thing to do to ensure Mrs C's account was safe – even though I can see that caused problems.

Barclays has accepted that the second agent to whom Mrs C spoke could have done more – and that he wasn't able to because of a problem at his end. Barclays has offered and paid £150 in compensation for the impact this had on Mrs C. Based on what went wrong, and the impact this had, bearing in mind what I've already said about the block itself not being wrong, I agree with our investigator that this £150 fairly compensated Mrs C. That means I agree that Barclays doesn't need to do more. I appreciate that Mrs C will be disappointed.

### **My final decision**

My final decision is that Barclays Bank UK PLC doesn't need to do more. I'm not, therefore, going to uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs C to accept or reject my decision before 18 December 2025.

Nicolas Atkinson  
**Ombudsman**