

The complaint

Mr M is unhappy with the level of service he received from Barclays Bank UK PLC trading as Barclaycard after he enquired why he was being charged interest on his credit card account.

What happened

The background to this complaint is well known to both parties. So, I've simply set out a summary of what I think are the key events.

In June 2025, Mr M called Barclaycard multiple times to ask why he was being charged interest on his credit card account and why he had received an email telling him his promotional rate was ending soon. Mr M was transferred to different advisors - all of which weren't able to help, placed on numerous long holds/placed in queues, promised calls back that didn't happen and given conflicting information. Overall Mr M spent eight hours on the phone.

A complaint was logged and Barclaycard issued its final response on 10 July 2025. In this it said £100 had already been provided for the service issues Mr M had encountered but acknowledged it didn't properly investigate the interest that had been charged. Regarding the interest, Barclaycard said Mr M had two 0% balance transfers. One expired in May 2025 and the other in June 2025. The interest was therefore valid as the promotional periods had ended. However, as a gesture of goodwill it would refund both interest charges totalling £21.76. Barclaycard also paid a further £300 for poor service and the significant time Mr M had spent trying to resolve the issue.

Unhappy with this Mr M referred his complaint to the Financial Ombudsman Service. The complaint was passed to one of our investigators to consider. They said Barclaycard had notified Mr M that the promotional rate was expiring and therefore applied the interest correctly. The investigator said Mr M had received poor service and had clearly been inconvenienced but the total of £400 already paid by Barclaycard was fair in the circumstances. Mr M didn't agree and said he was promised the additional £300 some weeks before the issues were resolved, so that £300 isn't enough given the further errors that took place afterwards.

As Mr M didn't agree, the complaint has been 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.

I would like to point out I've read and considered the whole file, but I'll concentrate my comments on what I think is relevant. If I don't comment on any 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.

Mr M has asked us to request and listen to the eight hours of calls he had with Barclaycard relating to this complaint. In this case I don't believe that necessary. Barclaycard has provided transcripts of the calls, but I have no reason to doubt Mr M's version of events. So, I have instead considered the complaint on the basis that his detailed version is an accurate reflection of what took place across the multiple calls.

Mr M doesn't appear to disagree with the investigators findings that the interest was charged correctly. The issue is he doesn't feel the level of compensation offered here is sufficient.

Regarding the interest, Barclaycard has said Mr M had two 0% interest balance transfers on his account. One ending in May 2025 and the other in June 2025. So given the promotional periods had ended, the interest it charged was correct. Ultimately however Barclaycard refunded the two lots of interest which means Mr M hasn't suffered a loss in that regard on this complaint. Barclaycard doesn't therefore need to do anything more regarding the interest it charged in June and July 2025.

Regarding the service issues, Mr M was originally paid £100. This was then increased to £400 when an additional £300 was paid following the final response being sent. Mr M has said the additional £300 was offered to him on a call weeks before Barclaycard issued its final response and so he feels that increase shouldn't be considered for the errors that occurred after the call where it was initially offered.

Its clear Mr M didn't receive the level of service he should expect. Barclaycard in its final response acknowledged this and said sorry. It has also paid Mr M a total of £400 in recognition that its mistakes caused him distress and inconvenience. In the light of this and in the light of the generally modest size of the awards this service makes for distress and inconvenience, I do consider Barclaycard has already made an award that is more than I would've recommended. So, when considering everything in the round, I don't believe Barclaycard needs to pay more here.

My final decision

I don't uphold Mr M's complaint against Barclays Bank UK PLC trading as Barclaycard.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 3 March 2026.

Paul Blower
Ombudsman