

The complaint

The estate of Mr T, represented by Mrs T, complains about how Barclays Bank UK PLC trading as Barclaycard ("Barclays") managed the account after it was informed of Mr T's passing.

What happened

The late Mr T held a credit card with Barclays, which was paid in full by direct debit monthly. Mrs T tried to reach out to Barclays, both on the phone and in branch to request a copy of the last statement.

Mrs T said Barclays told her repeatedly it was unable to speak to her because she wasn't the account holder. Eventually, Mrs T received the statement, but she didn't agree the statements were accurate.

In June 2024 Mrs T tried to make payment over the phone, but Barclays told her it was unable to process this as the payment would be for over £3,000. Mrs T later made a faster payment which was rejected.

In the same month, Mrs T managed to make a payment of £5,050.73. Barclays used the remaining credit left over from the late Mr T's savings and current accounts, which was £93.20 which left an outstanding balance of £384.74 owing.

Mrs T complains generally about the poor service she received during a time that was already very difficult for her and is unhappy the debt was transferred to a third party debt collection agency. Barclays responded to her complaint in September 2024.

Barclays accepted Mrs T had received poor service and there were multiple instances of disconnected calls when speaking with the relevant teams involved. As a result, it offered to pay Mrs T £100 in compensation, and it wrote off the outstanding balance of £384.74.

Mrs T disagreed with how Barclays responded to her complaint, so she referred her complaint to our Service. An Investigator here looked into things. They empathised with Mrs T that the service she'd received was poor, however the rules our Service must adhere to doesn't allow for compensation to be paid to someone acting on another complainant's behalf. In this case, Mrs T is representing the late Mr T.

They also reviewed the statements to check the settlement figures were accurate, and they were satisfied they were. Mrs T didn't agree with the opinion. She said she's yet to receive a full breakdown of the transactions and what the settlement figure was made up of, despite asking Barclays for it. She also feels the offer of £100 was an insult.

Because an agreement couldn't be reached, 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.

Having done so, I'm in agreement with the Investigator, for broadly the same reasons. I understand this will be a huge disappointment to Mrs T, so I'll explain my reasoning below. I'd like to start by saying, I'm sorry for Mrs T's loss, and the challenging time she faced in trying to resolve this matter. I can see why this complaint is so important to her.

But I need to explain what, as a Service, we can and can't make awards for. Our Service can only make awards for distress and inconvenience to the eligible complainant. The eligible complainant, in this instance, is the late Mr T as he was the account holder and therefore he had the required relationship with Barclays.

Mrs T is authorised in law to bring the complaint on Mr T's behalf but in doing so, she is representing Mr T's estate. This means she isn't eligible, under the rules we must follow, to complain in her own right for any distress or inconvenience she may have suffered whilst acting in her capacity as representative of the estate. So, it follows that I can't compensate Mrs T for any impact she's incurred personally.

I'm not saying she hasn't been distressed and inconvenienced by what's gone on – there's no denial that the service has been poor and Barclays could've done more to support Mrs T during this difficult time. Barclays have made an offer of compensation (£100) to reflect this. But our Service is bound by the rules set, and as Mrs T isn't the eligible complainant in this complaint, I can't ask Barclays to do more or pay more here.

I've considered Mrs T's complaint about the delay in receiving the statements. Mrs T should've been provided with statements sooner than she was, but again, this will have resulted in distress and inconvenience caused to her in her capacity as representative of the estate. Therefore, I simply don't have the power to make an award for this.

I've then gone on to think about the settlement balance, and whether the statements were accurate. Having looked at the statements, I'm satisfied the amounts add up and Barclays suspended interest and charges as soon as they were notified of Mr T's passing. However, this part of the complaint has been resolved, because Barclays have written off the outstanding balance which was in dispute, and the Investigator provided Mrs T with a full copy of the account statements so Mrs T could see the breakdown in full.

I know this will come as a disappointment to Mrs T, but I hope my explanation clearly demonstrates why I'm unable to ask Barclays to do anything further in these circumstances. It isn't that I'm saying Mrs T is or isn't due any further compensation – rather, that I don't have the power under the rules we must follow, to make an award to her in her capacity as representative of her husband's estate.

My final decision

It's my final decision that I do not uphold this complaint against Barclays Bank UK PLC trading as Barclaycard.

Under the rules of the Financial Ombudsman Service, I'm required to ask the estate of Mr T to accept or reject my decision before 1 December 2025.

Meg Raymond

Ombudsman