

The complaint

Mr O complains that Barclays Bank UK Plc trading as Barclaycard ('Barclaycard') blocked access to his credit card account and discussed his account with a third party. Mr O is deeply unhappy and concerned about his treatment and wants his account access restored.

What happened

Barclaycard blocked Mr O's access to his credit card account in June 2025 and wrote to him asking him to go through their verification process. Mr O complained about the security of his account and that Barclaycard had divulged sensitive information to a third party who had impersonated him.

Barclaycard didn't uphold Mr O's complaint, so Mr O asked the Financial Ombudsman Service to investigate. Our investigator examined the available evidence but didn't think Barclaycard had acted unfairly in the circumstances.

Mr O sought an ombudsman's decision. Mr O said Barclaycard were still obstructing his account access and causing him severe financial difficulty. Mr O felt Barclaycard had him under investigation when it was a third party causing the issues on his account. Mr O said he sought Barclaycard's protection at a difficult time but instead he was faced with secrecy, intrusion, financial difficulty and a lack of control over his account.

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've taken into account any relevant law and regulations, the regulator's rules, guidance and standards, codes of practice and (where appropriate) what is considered to have been good industry practice at the relevant time.

I'm aware that this complaint arises out of upsetting circumstances, which I am sorry to hear about. Although I've not gone into details, I want Mr O to know that I've considered the difficulties he's facing and the impact this matter continues to have on him.

I know this will disappoint Mr O, but having conducted my independent review I've decided not to uphold his complaint. I've reached this decision because while I recognise this was a very unfair situation for Mr O to be in – and outside of his control - I haven't found Barclaycard have treated him unfairly in these circumstances. I'll explain why.

Given some of the points Mr O has raised, I feel it's important to first set out the scope of my powers when considering the complaint.

The role of the Financial Ombudsman Service is to resolve individual complaints based on what is fair and reasonable in the circumstances of each case. So it is not for this service to interfere with a firm's processes, systems or controls nor to fine or punish a business. Those are considerations for the Financial Conduct Authority ('FCA'), as the regulator.

Mr O seeks a forensic review of his account as he wants to know exactly what's going on. I'm sorry to say that I can't undertake this in the detail Mr O would like. I can review what's happened, but I can't divulge sensitive information about how Barclaycard detect potential fraud. I also have no power to direct how Barclaycard react when they perceive suspicious activity on an account. What I can do is check that Barclaycard followed their usual processes and terms and conditions when handling Mr O's account, and I think they have done that here.

Barclaycard's terms and conditions say:

"We may prevent or limit the use of your account, stop service providers from making payments on your behalf, or end your ability to borrow more under this agreement, if we reasonably consider this is necessary for any of the following reasons:

- To protect the security of your account*
- Because we're worried there may be unauthorised or fraudulent use of your account..."*

I've seen Barclaycard's internal notes for Mr O's account, and there is a record that they detected unusual activity, so I don't think they acted without reasonable cause here. Barclaycard are very experienced in being able to notice the signs of potential fraud and scams and I think it was fair, and in Mr O's best interests, for them to act on their concerns. I think Barclaycard followed their usual process here by blocking Mr O's account and writing promptly to him seeking account verification.

I am sorry to hear the account blocks caused Mr O financial difficulty and distress. I think it would have been very difficult for Barclaycard to avoid this having a negative impact on Mr O, given his circumstances at the time.

I acknowledge Mr O is certain that Barclaycard divulged sensitive information to an impersonator which was distressing and put him at risk of harm. I've not seen any call notes to evidence that Barclaycard gave out sensitive or transactional information as Mr O suggests. That does not mean I don't believe Mr O when he says he was impersonated. I accept it is possible that Mr O's account was breached by someone who knew or had access to his security information.

I was pleased to see Barclaycard took Mr O's assertion that he had been impersonated seriously. Barclaycard said they'd only allowed account access to those who could pass the security verification on Mr O's account, so they put in place enhanced security measures to certify they were dealing with Mr O. I think that was a fair response and in keeping with Barclaycard's obligations.

Mr O now feels under investigation as he often needs to speak to the fraud department when he calls Barclaycard, but I think what Mr O is experiencing is the enhanced security measures they've put in place. I cannot fairly criticise Barclaycard for protecting Mr O, and their business, with robust security measures.

Since this matter has been investigated by the Financial Ombudsman Service, Mr O's account has been temporarily blocked on a few occasions. Barclaycard confirm Mr O's account is still open for use but they've got their added security measures in place. I imagine this is frustrating and inconvenient for Mr O but I don't think it is unfair for Barclaycard to continue to protect his details until such a time that there is no more suspicious activity on his account.

I'm also aware Mr O's credit limit was reduced recently, causing him further trouble and upset. Mr O will need to complain to Barclaycard about this first before I can investigate, as I can only address the complaint a business has had a chance to answer.

I've been asked to reach an outcome for this complaint based on what is fair and reasonable in all the circumstances of the case. While fully recognising this is a distressing situation for Mr O to be in, I've not found that Barclaycard have treated Mr O unfairly or unreasonably in these circumstances. That means I don't uphold Mr O's complaint, and I won't ask Barclaycard to take further action.

I am sorry not to be able to do more to help Mr O and I hope things improve for him soon. The Financial Ombudsman Service can provide details of reliable organisations that can assist Mr O with a range of issues, and I encourage him to contact us if he seeks further support.

My final decision

For the reasons I have given, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr O to accept or reject my decision before 30 October 2025.

Clare Burgess-Cade
Ombudsman