

The complaint

Mr O complains that Barclays Bank UK PLC trading as Barclaycard didn't respond to letters he sent about his credit card account.

What happened

Mr O is a Barclaycard customer. After agreeing a repayment plan, Mr O wrote to Barclaycard in mid-March 2025 asking for leeway due to a serious health condition which was impacting his finances. Mr O wrote again to Barclaycard at the end of April 2025 as he hadn't received a reply.

In May 2025, a third-party representative, who I will refer to as Mr C, wrote to Barclaycard on Mr O's behalf to complain about the lack of reply and to ask that Barclaycard write the debt off on compassionate grounds.

Mr O was unhappy that despite asking Barclaycard to respond to Mr C, it responded to him with an unsigned text message.

Mr C wanted Barclaycard to raise non-receipt of the letters with the postal service. He asked about other instances of post going missing and what steps Barclaycard had taken to guard against this. Mr C asked why Barclaycard had ignored his letters.

Barclaycard says it has no record of receiving the letters which Mr O sent. It says it would be for the sender to raise their concerns with the postal service rather than the other way around. Barclaycard says that it didn't have authority to correspond with Mr C, so it wrote instead to Mr O as its' customer.

Our investigator didn't uphold Mr O's complaint. She said she couldn't conclude that Barclaycard was to blame for not receiving the letters which Mr O sent. Our investigator explained that Mr O, as the sender, would be best placed to follow up with the postal service. She thought that Barclaycard responded to Mr C's letter of 15 May 2025 within a reasonable timeframe. Our investigator thought it fair that Barclaycard wrote directly to Mr O as it didn't have appropriate authority in place to deal with Mr C.

Our investigator said that if Mr O wanted Barclaycard to consider writing his debt off on medical grounds, it would need to see a letter from his doctor detailing his diagnosis and prognosis, together with an income and expenditure statement.

Mr C, on behalf of Mr O, is unhappy with the investigation outcome. He says we should have pressed Barclaycard to make enquiries with the postal service, rather than accept its' dismissal of Mr O's concerns. Mr C says that if it is a requirement to send post by recorded delivery, Barclaycard should say so. Mr C says it's unacceptable for Barclaycard to ignore a third-party representative and that if there had been a problem with the authority he supplied, Barclaycard should have told him.

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.

In cases where the evidence is incomplete or contradictory, I reach my decision based on the balance of probabilities – that is what I consider is more likely to have happened given the evidence provided.

I am sorry to learn of the difficulties Mr O is currently facing but having considered his complaint, I am not upholding it and will explain why.

As our investigator has said, I can't fairly blame Barclaycard for any failure in the postal service. It would be for Mr O or Mr C to take this up further with the postal service. Even if there were other instances of Barclaycard not receiving customers' post, I need to consider the individual circumstances of Mr O's complaint. So, as part of resolving this complaint, I don't require Barclaycard to supply details of other instances of post going astray.

I don't think there's been any suggestion that Barclaycard requires customers to send mail by recorded delivery – it's just that if Mr O had sent the letters via a tracked service and they had then been marked as delivered, Barclaycard could have investigated further to try and locate them.

It may be helpful to note that Mr O addressed his letter of 15 March 2025 to the manager of a UK city branch of Barclaycard, using a PO box number and postcode. Although the PO box number and part of the postcode relate to the correct address for the branch, the second part of the postcode is for an entirely different branch located elsewhere in the country. This may account for why Barclaycard didn't receive the letter. Although Mr O has also supplied a copy of the handwritten letter which he says he sent to Barclaycard at the end of April 2025, this doesn't include an address for Barclaycard, making it difficult for me to know where he sent it.

Barclaycard says that when it receives customer correspondence, its' usual process is to scan the letter and direct it to the relevant department. I have no reason to believe that if Barclaycard had received the letters which Mr O sent, it wouldn't have followed this process.

Although I don't doubt that Mr O sent the letters to Barclaycard, given that it appears he didn't use the correct postcode, I consider it more likely that Barclaycard didn't receive them. So, I don't have enough evidence to conclude that Barclaycard overlooked any of the correspondence which Mr O sent. As I have said above, I don't consider it unreasonable for Barclaycard to leave it with Mr O or Mr C to query this further with the postal service rather than the other way around.

Once Mr C became involved in mid-May 2025, he wrote to Barclaycard with a form of authority signed by Mr O. But neither Mr C's letters nor the signed form of authority included an address for Mr C or Mr O. Given the obligations placed on Barclaycard to look after data belonging to its' customers, I don't think it was unreasonable for it to write to Mr O rather than Mr C. Barclaycard responded to the letter of complaint within a month, so I can't say there was a failure to reply to Mr C's letters – albeit that it responded to Mr O instead.

When Barclaycard responded to the complaint which Mr C had raised on Mr O's behalf, it asked for recent evidence of Mr O's diagnosis and prognosis, together with his income and outgoings. As Mr O wanted Barclaycard to write his debt off on compassionate grounds, I think this was a reasonable request. I understand that Mr O says he is too unwell to provide details of his income and expenditure, but without this, I can't fairly require Barclaycard to

consider his request.

I am sorry to disappoint Mr O but for the reasons outlined above, I don't consider Barclaycard has treated him unfairly, so I don't require it to take further action in response to his complaint. I leave it with Mr O to decide whether to supply the relevant information to Barclaycard either himself or through Mr C.

My final decision

My final decision is that 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 3 December 2025.

Gemma Bowen
Ombudsman