

The complaint

Mr P complains about problems he experienced using his Barclays Bank UK PLC debit card when a new card was issued.

What happened

Mr P's debit card was declined when he attempted to pay for some goods and services. While he was able to arrange for his son to pay, Mr P says the situation caused him embarrassment and inconvenience. He was also worried about the possibility that his account had been compromised.

Mr P contacted Barclays, but he says it took 30 minutes to get through to speak with a staff member as Barclays automated call service didn't recognise the reason for his call. When he did get through, he was told that a new card had been issued to him following his account being amended due to an overdraft buffer being removed. And that he should have started using the new card within 28 days of receipt.

Mr P raised a complaint with Barclays. He said he had received a new card, but Barclays, had not explained why or that he had to start using the new card within 28 days of receipt. So, he hadn't activated the new card and as a result he was caused embarrassment. Barclays didn't uphold the complaint. It said the card had been issued correctly and it had notified Mr P via SMS message that a new card had been sent and a further reminder to activate the new card. It added that it couldn't evidence any delay in Mr P using its automated call system.

Unhappy with the outcome, Mr P referred his complaint to this service. In doing so, he added he was unhappy with how Barclays had handled his complaint which included the time he had spent on the phone, the lack of responses to his messages and his complaint being closed on Barclays systems before a final response had been issued.

When this service told Barclays that Mr P had referred the complaint to us, Barclays said it would like to offer Mr P a full apology and £100 compensation as it recognised it had not made it clear that the new card needed to be used within 28 days of receipt.

Our investigator put this offer to Mr P, but he didn't accept it. He said it didn't fully recognise the distress and inconvenience caused. He said that he was unaware of any internal changes to his account and if Barclays' information had been clearer, he would have used the new card.

The investigator went on to look into what had happened. She acknowledged that Barclays could have made the information around using the card within 28 days clearer and that Mr P had been caused embarrassment when his card was declined. But she felt an apology and £100 compensation was fair when considering the impact of what had happened. She said the impact was short-lived as Mr P was made aware of why his card had been declined and that he needed to use the new card as soon as he called Barclays. And she said that Mr P's concerns about complaint handling wasn't something she could look into as complaint handling isn't a regulated activity covered by this service.

Mr P didn't accept the investigator's outcome. As agreement wasn't 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.

I'm aware I've summarised the background leading up this complaint in less detail than Mr P. No discourtesy is intended by my approach which reflects the informal nature of this service. But I want to assure Mr P that I've read and considered everything he's said and provided. If I don't comment on something, it's not because I haven't considered it. It's because I've focused on what I think are the key issues in line with the rules we operate.

Having done so, I've reached the same overall conclusion as the investigator for largely the same reasons. I appreciate Mr P will be disappointed as his strength of feeling on this matter is clear. So, I'll explain why.

Barclays has explained the reason why the new card was issued and, once a new card is generated, the old card was deactivated within the usual timescales, I appreciate that Mr P said he had no knowledge of an overdraft buffer on his account which prompted the account amendment, but overall I don't think Barclays did anything wrong when it amended Mr P's account and issued a new card in line with the terms of Mr P's account.

That said, I find that the letter which accompanied the new card, and the SMS messages, could have been clearer. I've not seen anything in these communications that referred to Mr P's old card being deactivated after 28 days of receipt of the new card. Had the communication been clearer, I think this could have prevented what happened. Barclays has now offered an apology and to pay Mr P £100 compensation in recognition of the embarrassment he was caused when his old card was declined. So, I've thought about whether this offer is fair.

I do accept that Mr P wasn't expecting to receive a new card as he's told us his existing card didn't expire for quite some time. And I don't underestimate how embarrassed he felt when his card was declined. But, as an impartial service, I also need to think about whether Mr P had the opportunity to mitigate what happened.

And here Mr P doesn't dispute receiving the new card which was accompanied by a letter which said: *'introducing your new debit card'*, and that he received SMS messages to let him know the card was on its way and a further message prompting him to activate the new card.

And yet Mr P didn't act on that information or query why a new card had arrived. He only contacted Barclays when payments attempted using his old card were declined. Had Mr P queried receipt of the new card with Barclays when it arrived, I'm persuaded this could have mitigated what happened as when Mr P did call Barclays it explained why the new card had been issued and that it replaced his old card.

Taking all the above into account, I think £100 fairly recognises the embarrassment caused to Mr P when his card was declined.

I have thought about what Mr P has said about the time it took to get through to a staff member when he first called it. But we're all inconvenienced at times in our day-to-day lives when contacting many types of businesses by phone. So, I think certain level of frustration and minor annoyance is to be expected. Ultimately, Mr P was able to get through to a staff member and it was explained why his card had been declined. And that he needed to use

the new card. So, I don't make any compensation award for this aspect of Mr P's complaint as I don't consider the impact here to be more than someone would expect to experience as part of everyday life.

I also appreciate Mr P has told us he's unhappy with how Barclays went on to deal with the complaint he raised about this matter. While complaint handling is something a bank is required to do, it's not a regulated service. So, it's not something that this service comments on when the concerns about the way a complaint was handled are different to the regulated activity originally complained about.

Here, Mr P says Barclays didn't respond to his some of his correspondence relating to his complaint and that it closed his complaint before a final response had been issued. But those concerns are separate from his complaint about his card being declined, so not something this service can award further compensation for.

I know Mr P has said that Barclays closed his complaint when he needed a final response letter so he could refer the matter to this service. But a final response was ultimately issued, and as a result, Mr P was able to refer his complaint to this service for an independent review.

Overall, I have found that Barclays could have provided clearer information to Mr P. But I'm persuaded that Barclays' offer to apologise and pay £100 compensation for its part in causing Mr P embarrassment and inconvenience when his card was declined is fair.

My final decision

For the reasons given above, I uphold this complaint. Barclays Bank UK PLC should now pay Mr P £100 (if it hasn't already done so) and send him an apology letter in recognition of the embarrassment he was caused.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 10 December 2025.

Sandra Greene
Ombudsman