

The complaint

Mr P complains about Barclays Bank UK PLC. Barclays blocked Mr P's account following a telephone call with him. This caused distress and inconvenience to Mr P.

What happened

Mr P called Barclays to ask about the limit for contactless payments. Barclays told Mr P the limit was £100 and said it could be lowered but not increased.

Mr P told Barclays his carer helps with shopping and puts money on the electric meter using Mr P's bank card. It's not clear if Mr P has a top up card or uses some other method to pay for electric for his home. But I understand it needs to be paid for at a shop.

Mr P said he had hoped £250 could be spent on electric using contactless payment. Barclays explained this wouldn't be possible in one payment given the limits for contactless payments.

Barclays said Mr P shouldn't give his card to anyone else including his carer and it was a breach of contract to do so.

Mr P then said his carer doesn't use his card and his carer only comes with him to help. After the call Barclays blocked the bank card without telling Mr P.

The next day Mr P and his carer went to do some shopping and top up the electric to put on the meter at home and they found out the card wasn't working.

Because Barclays had blocked his card Mr P was unable to get shopping or top up his electric meter. This meant the electric ran out and the food in his freezer defrosted overnight.

Mr P called Barclays to find out what was going on and Barclays told him it had blocked the card. Mr P raised a complaint about this. And Barclays removed the block from the card during that call.

Mr P said he paid his carer £100 to return and help with shopping and topping up the electric once his card was unblocked.

Barclays apologised for blocking Mr P's card incorrectly and upheld his complaint across multiple final responses.

Altogether Barclays awarded £275 in compensation to address the impact on Mr P. I understand the £275 Barclays awarded was made up of £50 for the defrosted food and £100 for the cost of the carer coming back to help. And the remaining £125 was to address the distress and inconvenience it had caused Mr P.

Mr P remained unhappy and referred the complaint to our service. Our investigator didn't uphold the complaint because she was satisfied Barclays had already paid appropriate compensation to reflect the impact of its errors on Mr P.

Mr P didn't accept our investigator's findings. Mr P said he was disappointed because he felt our investigator believed lies from Barclays and he was unhappy those lies are on its system.

Mr P asked for his complaint to be passed to an ombudsman for a final decision.

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.

As an informal dispute resolution service, we are tasked with reaching a fair and reasonable conclusion with the minimum of formality. In doing so, it is not necessary for me to respond to every point made, but to consider the circumstances of the complaint as a whole.

Having done so, I've reached the same overall conclusion as the investigator. I understand Mr P might be disappointed as I can see how strongly he feels about what happened, so I'll explain my findings.

I think it's clear Barclays got things wrong, and I understand why Mr P is so disappointed. I think Mr P will have understandably been very unhappy to find Barclays had blocked his card without telling him. I think it must have then been disappointing and frustrating for Mr P to find out Barclays had noted things incorrectly on its system. And I think it will have been inconvenient for Mr P to find out the food in his freezer had defrosted and to have to arrange for his carer to come back once his card had been unblocked.

I think it was unfair and unreasonable for Barclays to block Mr P's card. I understand Barclays said it has a duty of care. But blocking Mr P's card meant he was unable to do his shopping or top up his electric meter. And I don't think that result adheres to providing a duty of care. It also meant Mr P's carer had to return the next day to assist Mr P once the card was unblocked.

I think Barclays should have done more to properly understand Mr P's circumstances and listened to Mr P when he corrected things such as saying his carer doesn't use his card. So, I think proceeding to block Mr P's card, and without providing any notice of this, was unfair and unreasonable in the circumstances. And I think compensation is warranted to address the impact of Barclays' error on Mr P.

Mr P raised concerns about what was recorded on Barclays' systems and that Barclays have been repeating things which are untrue. I understand this relates to Barclays having said Mr P went to a bank branch when he didn't. And Barclays having said in a final response that Mr P's carer withdrew £200 without his consent. And Barclays having noted the complaint was not upheld when in fact it was upheld.

I don't think it's appropriate for me to tell Barclays to retrospectively edit its system notes. However, I've seen evidence of Barclays' system notes, I'll discuss them now and this will hopefully reassure Mr P that Barclays have corrected the record. I can see Barclays' notes confirm Mr P is not at risk from his carer and his carer only goes with him to support Mr P with his shopping. The notes also confirm Mr P's carer has no access to Mr P's card. So, I'm satisfied Barclays have taken steps to correct its internal system notes.

I think Barclays were wrong to say Mr P's carer withdrew money without his consent. This was incorrect. And Mr P didn't go to a branch when Barclays said he did. And the complaint was upheld as Barclays accepted it made errors and awarded compensation. So, it's clear,

as Mr P has said, that Barclays got various things wrong during its handling of this matter.

I can see the last final response Barclays issued on 28 November 2024 also goes some way to try and correct the record. This final response confirms Mr P didn't go to the branch and Barclays had made a mistake in saying that. And I can see it confirms what Mr P said about his carer and that the carer only supports him with financial matters.

I've not seen evidence that persuades me Barclays have lied. Instead, I think, on the balance of probabilities it's more likely a case of human error and incorrectly repeating previous notes on the system which were written in error.

I know Mr P feels strongly about this, and I understand why. And I do think Barclays made mistakes and noted things down incorrectly. But having considered all the available evidence I can't say Barclays have intentionally lied. I hope my findings, which confirm Barclays got things wrong and made false statements but have since corrected this on new notes, go some way to resolving things and reassuring Mr P.

Our role isn't to punish or regulate businesses, instead where we find a business has made mistakes and hasn't acted fairly and reasonably, we aim as far as possible to put the consumer back in the position they would have been in had the errors not occurred.

In this case I think Barclays' errors caused Mr P distress and frustration and inconvenience after blocking his bank card. I think Barclays are responsible for Mr P's food defrosting and Mr P's carer needing to return the next day. And I think Barclays caused additional distress to Mr P by providing poor customer service and noting things incorrectly on its system which were then repeated in writing or on calls with Mr P.

Taking everything into account I do think £275 compensation is in line with our guidance and reasonable in the circumstances to address the financial impact and the distress, inconvenience, disappointment and loss of expectation which Mr P experienced due to Barclays' errors and poor service.

So, overall, I think Barclays' offer of £275 is fair recognition of the impacts on Mr P in the circumstances of this complaint.

My final decision

I don't uphold this complaint.

I make no further award against Barclays Bank UK PLC.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 5 January 2026.

Gordon Candlish
Ombudsman