

## The complaint

Mr M is unhappy with Barclays Bank UK PLC, trading as Barclaycard ('Barclaycard') and the service he received from them in relation to issues with his credit card.

## What happened

I issued my provisional findings to both parties setting out why I did not think Mr M's complaint should be upheld, and invited both parties to provide any further submissions in reply to my provisional decision.

The background to this complaint was set out in my provisional decision together with my provisional findings, which are included below and now form part of this final decision.

### Background

This matter follows other issues Mr M was having with Barclaycard which do not form part of this complaint.

Mr M raised concerns that in a call on 23 January 2025 the Barclaycard agent failed to complete appropriate identification and verification checks to ensure Barclaycard were speaking to him and not a third-party about his account.

Mr M later raised further concerns that in another call on 7 February 2025 with Barclaycard, another agent once more failed to complete appropriate identification and verification checks with him.

As Mr M was the account holder that each agent was speaking to, no information about Mr M's account was divulged to a third-party, but Mr M raised his concerns because of the worry that Barclaycard could potentially have disclosed details of his account to someone unconnected to it.

Barclaycard wrote to Mr M in relation to these two events, on different occasions and under two separate references.

On 7 February 2025 Barclaycard wrote to Mr M under reference ending -9 to apologise he had needed to complain [about the call on 23 January 2025], and to reassure Mr M his feedback was important. No compensation was mentioned in this correspondence, although it is understood Mr M was offered £250 for what had happened.

On 18 March 2025 Barclaycard wrote to Mr M under reference ending -H and agreed their agent had not completed identification checks when speaking to Mr M on the phone [on 7 February 2025]. Barclaycard confirmed feedback had been provided to the individual, acknowledged Mr M's concerns, but noted no third-party had been given information about Mr M's account, and so concluded in the circumstances no compensation was warranted.

Mr M escalated his concerns, and on 26 March 2025 Barclaycard responded under reference -9 to acknowledge Mr M's security concerns; the calls Mr M had needed to make

because he had not received his £250 compensation; Barclaycard's failure to return a call and the time taken to resolve his complaint. In this correspondence Barclaycard referenced only the call from 23 January 2025.

In the same communication, Barclaycard confirmed their records showed £250 had been sent to Mr M's bank account, even though Mr M was saying he had not received it. And Barclaycard credited Mr M's credit card with £250 to ensure he was not disadvantaged.

To recognise the further troubles Mr M experienced since the initial review of reference -9, Barclaycard credited Mr M's bank account with a further £150.

Mr M also raised further concerns with our service which happened after the two calls mentioned above, but our Investigator clarified that those would not form part of this complaint so Mr M would need to engage with Barclaycard separately about those concerns.

Our Investigator's conclusions in this matter were that Mr M's complaint should not be upheld and overall found Barclaycard's offer fair in the circumstances.

Mr M disagreed as he said the £250 Barclaycard offered related to the call on 23 January 2025, and so it was not in relation to the failing in the call on 7 February 2025. Mr M said it did not follow that compensation awarded for something prior to the second call could be used to reflect the impact of failings in the second call.

#### Provisional findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

For avoidance of doubt, my considerations here are limited to the concerns dealt with under Barclaycard's references -9 and -H.

It may also help to explain my role is not to interfere with a firm's processes, systems or controls, or to say how they should train their staff. Nor is it to fine or punish a firm. These are all considerations for the appropriate regulator.

Having reviewed the available evidence and submissions I think it is clear Barclaycard have accepted their shortcomings in the two calls referenced above in January 2025 and February 2025 in which Barclaycard's agents failed to carry out appropriate identification and verification checks. And in their customer service to Mr M.

It is disappointing that this happened given the responsibility Barclaycard have to ensure they are taking reasonable steps to protect their customers' data. But I've not seen anything to suggest the failure to carry out security checks in either call was intentionally done to cause Mr M problems, rather it seems it was the result of human error. And it does not appear there were any financial consequences to this given Mr M was the account holder with whom each Barclaycard agent was discussing his account, so no information about Mr M's account was divulged to a third-party.

That said, this did cause an unnecessary worry for Mr M about the management of his account.

It is not now possible to change what has already happened and I note Barclaycard have assured Mr M that feedback has been given to the individuals involved to prevent this happening again in the future. So what is left for me to decide is whether the compensation Mr M has so far received from Barclaycard is fair and reasonable given the circumstances of

what has happened.

When determining an award of this nature, considerations are given to such things as the time taken to sort out a mistake, the impact to someone's health and whether there was anything an individual may have been able to do in order to reduce the impact of the firm's mistake.

Mr M did not correct or question either of the individuals who called him from Barclaycard leading me to believe he likely had no suspicions of the people who had called him – I note that it appears he had spoken to one of the individuals only the day before.

As I've noted above, it's not now possible to change what has already happened. And Mr M did not raise any concerns about the calls until a few days after each call. I have no doubt that the experience following both calls caused Mr M to worry unnecessarily and I am aware that these experiences can affect people in different ways.

Mr M let Barclaycard know of his disappointment about what had happened and when asked how they could put things right I can see from Mr M's submissions an apology and financial compensation were the resolutions he was seeking.

In Barclaycard's letter to Mr M on 26 March 2025 they apologised for the security concerns Mr M had raised, and from what I have seen it appears that in total Mr M has received £650 relating to these events.

I say this because Barclaycard's records support that £250 was paid to Mr M's bank account, and a separate £250 credit was applied to his credit card, along with a further £150 to his bank account.

Mr M told Barclaycard he had not received the £250 to his bank account and I note our Investigator asked Mr M to let us know if he had not received the sum – but to date Mr M has not provided any evidence of non-receipt or what has been paid to his bank account relating to this matter.

Mr M's point is that compensation Barclaycard provided for the error in the call in January 2025 should not form part of any compensation for the error in the February 2025 call.

I recognise how Mr M has reached his conclusions, but my role here is to decide what is a fair and reasonable resolution for all parties in the circumstances of this complaint. And taking into account our approach to awards for distress and inconvenience, in the circumstances of everything that has happened here, I find Barclaycard's payment of £650 a sum that is more than fair to reflect Barclaycard's shortcomings here – regardless of whether Barclaycard first ascribed the compensation only to what happened under reference -9.

I say this because while the error in the first call was compounded by happening again so soon after in another call, Mr M did not experience any financial loss because of what happened and his data was not shared with any unknown third-party, which Mr M would have known given he was party to both calls. It's not possible to undo what has happened, and Mr M brought to light Barclaycard's error who in turn acknowledged their failings and have taken away Mr M's feedback to prevent this happening again.

Overall, I realise my findings will be a disappointment to Mr M, but for the reasons above I am not minded to propose any further award in the circumstances of this matter.

Responses to my provisional decision

Barclaycard did not respond to my provisional decision.

Mr M disagreed with my provisional findings, and I have summarised his reasons below.

Mr M said:

- 1) He only received £250 for the security call errors.
- 2) Compensation for Call 1 can not be attributed to Call 2.
- 3) The error happening once was bad enough, to happen again was not good enough.

### **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.

While I have reviewed Mr M's case once more and considered his most recent comments, there has been no new evidence to persuade me to depart from the conclusions I reached in my provisional decision.

I am persuaded by Barclaycard's records that they have paid Mr M £650 in connection with this matter. I've been presented with no other evidence to persuade me otherwise.

I realise Mr M feels strongly that separate compensation ought to be awarded for the second call. I've considered this again, and while I realise the second error caused Mr M further concern, I have considered what I think is a fair and reasonable resolution for all parties in relation to this complaint.

As I set out in my provisional findings above, I considered the award made by Barclaycard to be *more* than fair in the circumstances of what has happened under this complaint. I therefore have not seen anything to persuade me that it would be fair or reasonable to award a further sum to Mr M in relation to these events.

### **My final decision**

For the reasons above, my final decision is that I do not uphold Mr M's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 29 December 2025.

**Kristina Mathews**  
**Ombudsman**