

The complaint

Miss D complains that Barclays Bank UK PLC caused her significant distress by cancelling her card.

What happened

In September 2025, Miss D called Barclays and said she had noticed a transaction on her account that she didn't authorise. She also explained that she couldn't report the issue via the mobile app, as it didn't work on her current phone. In response, the adviser explained that as she didn't authorise the transaction, he would need to cancel her card and arrange for a new one to be sent to her. He also said her card would no longer work on any mobile payment devices. Miss D replied by saying okay, so the adviser said it would take him a few minutes to complete the tasks. A few moments later, he said all the payment devices had been cancelled.

Miss D then asked if her new card would be sent, before the old one was cancelled but the adviser didn't respond. Following this, he asked her questions about the unauthorised transaction and said he'd taken down all the details. He then confirmed that the fraud claim had been fully set up and encouraged Miss D to cut up her card. She then asked why her card had been cancelled before she was sent the new one. In response, the adviser said it's part of their automatic process, but not to worry as he would explain her options for accessing funds in the meantime. These included arranging to collect funds from her local Post Office by calling a specific phone number and using online and mobile banking.

Miss D then expressed her upset that he'd mentioned using mobile banking as she had already explained that she didn't have access to it. She also said that we live in a cashless world and had been planning on booking flights that evening, so it wasn't acceptable to expect her to last without a card. The call ended by the adviser agreeing to set up a complaint and confirming with Miss D, that she didn't need any help accessing online banking.

A few days later, Miss D called Barclays again and repeated her upset that her card had been cancelled before she had been sent a new one. She said she had been left stranded because of the previous adviser's actions. She needed a card to travel into town to visit a Barclays branch, and she didn't have any other means for accessing funds. She also said that she needed to disclose confidential personal information to a friend to help her renew her phone contract. When the adviser explained that she couldn't arrange for cash to be sent to Miss D's home address, and asked what else she could do to help, Miss D said she wasn't expecting to receive cash in that way, and she didn't want anything from Barclays other than confirmation her complaint was being looked into. The adviser therefore added Miss D's further comments to the complaint and said the contested call would be listened to, before she received a call back.

In the first instance, Barclays didn't uphold the complaint or provide the promised call back. However, in the final response, they apologised for the customer service Miss D had received. They explained the need to treat fraud concerns seriously, but also said the first adviser could have done more to help. In particular, he could have better prepared Miss D,

for the fact she was about to immediately lose access to her card by answering her questions. They also agreed it was unhelpful for the adviser to suggest mobile banking as Miss D had already made it clear she couldn't access it. To try and put things right they offered her £200 compensation. Miss D initially accepted this compensation but later asked for an additional £200.

An investigator at our service then considered the complaint. She empathised with Miss D's position but didn't think the compensation should be increased. In reaching this conclusion, she said Barclays hadn't done anything wrong by cancelling the card because of the unauthorised transaction. She also noted that Miss D had accessed online banking while waiting for her new card and said she may have been able to access funds by using the card for her Barclays savings account.

Miss D then requested a final decision. She said she didn't have the card for her savings account, and while she did have a second current account with a different bank, she was unable to access her funds from them either, due to the issues she was experiencing with her phone. She also said she had no friends or family that lived locally. And when she did find someone to take her to a Barclays branch, she realised that wasn't a viable option as her local branch had closed. She also said this problem was particularly difficult for her as she suffers with anxiety.

Our investigator's opinion remained the same, so I have considered the complaint afresh.

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.

Having done so, I agree with the conclusions reached by the investigator for these reasons:

- I'm satisfied Barclays did nothing wrong by cancelling Miss D's card when she reported the unauthorised transaction. Barclays took this action to protect her account and keep her funds safe.
- I have listened to the call where the unauthorised transaction was discussed. As detailed above, at the start of the call, the adviser was clear that he would need to cancel Miss D's card and dispatch a new one. I'm also satisfied Miss D consented to this as she said okay, before the adviser said he needed a few moments to complete the required actions. I also note that it was only after he appears to have processed the cancellation, that Miss D asked her question about whether she would receive her new card first. So, I think Miss D should reasonably have been aware her card was already cancelled.
- It's not clear from the recording if the adviser heard Miss D's first question. But, even if he did, I think it's likely he would have given the same information he shared during the later part of the call. Namely, that the immediate cancellation of her card formed part of their process for unauthorised transactions and couldn't be reversed. However, it's clear he could have been more empathetic when Miss D raised this point again and highlighted the worry this matter caused her.
- Miss D has said Barclays should have done more to assist her, while she waited for her new card to arrive. However, she hasn't shared what would have helped, and I can see, the first adviser explained various options to her, such as accessing her new card details online and transferring funds. He didn't suggest withdrawing cash at a local branch, and I do appreciate the disappointment Miss D experienced when she

realised that wasn't a viable option. However, I'm satisfied the Post Office was a reasonable alternative.

- It's unfortunate, Miss D didn't have friends or family living locally that could help her during this difficult time. However, I don't think the second adviser did anything wrong by suggesting she try and gain this type of support. I also note that the adviser asked Miss D, what she would like Barclays to do to help, and she said all she wanted was for her complaint to be raised. So, I don't think this adviser did anything wrong by doing as requested and focusing the rest of the call on the complaint.
- Barclays have acknowledged their customer service during the initial call let Miss D down and caused her upset. It's clear the adviser who cancelled Miss D's card could have been more empathetic when she raised her concerns. As mentioned above, it's possible the adviser didn't hear the initial question, and it appears that her card may have already been cancelled at that time. However, I would have reasonably expected the adviser to have apologised for missing the question when it was raised again. I also agree it wasn't appropriate to suggest mobile banking given the information Miss D shared at the start of the call. So, I'm pleased to see Barclays have already acknowledged this poor customer service and paid Miss D £200 compensation.
- I'm sorry to disappoint Miss D, but I don't think any additional compensation is appropriate. A key reason for this is I'm satisfied a lot of the distress and inconvenience she experienced was unfortunately unavoidable. As previously stated, I'm satisfied Barclays acted appropriately by cancelling the card, and they did what I would reasonably expect, by explaining the different ways she could try and access funds in the meantime. It's right Barclays have fairly compensated her for their poor customer service, but it was unfortunately always going to be a difficult few days without her card. I also note that Miss D was experiencing other problems at the time due to the issue with her mobile phone, but that isn't something I can hold Barclays responsible for.

My final decision

My final decision is I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss D to accept or reject my decision before 12 April 2026.

Claire Greene
Ombudsman