

The complaint

Miss O complains about the service she received from Barclays Bank UK PLC trading as Barclaycard ("Barclaycard") when phoning about an issue with her card account.

What happened

Miss O called Barclaycard in February 2025 to discuss a section 75 dispute. She complained about the information she was given being wrong, and Barclaycard upheld her complaint. They issued her their final response letter (FRL) in March 2025 upholding her complaint and paying her £25 by way of apology for the wrong information provided.

Unhappy with this outcome, Miss O brought her complaint to our service. It was investigated and the investigator didn't uphold it, saying they were satisfied that the actions taken by Barclaycard were fair, as was the compensation paid. Miss O didn't agree with this and asked for an Ombudsman to make a final decision.

She said she didn't agree the compensation was fair as it didn't correctly recognise the distress and inconvenience she was caused. She felt it wasn't correct that her concerns had been unable to be escalated to a manager when she had called Barclaycard. Finally, she didn't agree that the way her call was handled by the call handler regarding filling in a GDPR request form was acceptable and the difference in how her two calls were handled shows the first one 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.

Having done so, I've reached the same overall conclusions as the investigator, and for broadly the same reasons. If I haven't commented on any specific point, it's because I don't believe it's affected what I think is the right outcome. Where evidence has been incomplete or contradictory, I've reached my view on the balance of probabilities – what I think is most likely to have happened given the available evidence and wider circumstances.

In considering this complaint I've had regard to the relevant law and regulations; any regulator's rules, guidance and standards, codes of practice, and (if appropriate) what I consider was good industry practice at the time.

I'm sorry Miss O isn't happy about the service she received on her calls with Barclaycard, but I don't agree that it warrants more compensation. If I deal with her concerns in turn, firstly I'm satisfied that based on how our service evaluates distress and inconvenience, that the £25 paid is fair and in line with what I'd expect. She was given some wrong information, but it hasn't had a material impact on her or her finances and was corrected reasonably quickly.

Miss O feels that it was wrong that she was unable to be put through to a manager on a phone call. While I understand that she felt the call handler wasn't being helpful and she wanted to escalate this to a manager, a business is entitled to set up their processes as they

choose. If it causes an issue, she retains the right to complain about this and how it was handled.

But she doesn't have the right to expect to be able to escalate something to a manager on a phone call. That's up to a business to manage and decide if and how this option is available. The business must then deal with the consequences of that choice, and the customer has the right to decide if this means they don't want to deal with that business as a customer. But the business has the right to choose how to deal with concerns and escalation requests.

Miss O also feels that the better service she got on her second call to fill out a GDPR form shows that the first call wasn't good enough. I'd agree that the second phone call went more smoothly but disagree that the first call wasn't good enough. Different call handlers will have different levels of experience and skill, and a business shouldn't be penalised for this. In filling out the form, the first call handler did nothing wrong, they just weren't quite as smooth as the second call handler in talking and filling in information at the same time. I have no concerns here.

Overall, I am satisfied that the answer and compensation provided to Miss O by Barclaycard was fair, and I won't be asking them to do anything more.

My final decision

I am not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss O to accept or reject my decision before 14 January 2026.

Paul Cronin
Ombudsman