

The complaint

Miss C complains about the customer service she's received from Barclays Bank UK PLC trading as Barclaycard ('Barclays').

What happened

The background to this complaint is well known by both parties so what follows is a summary.

Miss C makes several complaint points about the service she received from Barclays and its agents during an ongoing claim under section 75 of the Consumer Credit Act 1974 ('section 75'). Amongst other things, she says that: she's been given conflicting information about what consequential losses she'll be able to claim; she's had several calls disconnected a number of times; some agents have been rude to her; she didn't receive promised call backs; and a complaint was incorrectly closed (which was later re-opened).

Prior to the matter coming to our Service, Barclays offered Miss C £150 in compensation for all the customer service issues she experienced but said her claim for a refund was still ongoing. To try to resolve things in terms of the customer service Miss C received up to and including the point she referred her complaint to us (around June/July 2025), Barclays offered Miss C a further £250. Our investigator thought Barclays latest offer was fair and reasonable. Miss C disagreed. So, the matter 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.

Although a number of issues have been raised, this decision only addresses those issues I consider to be materially relevant to this complaint. This isn't meant as a discourtesy to either party – it simply reflects the informal nature of our Service. However, I've given careful consideration to all of the submissions made before arriving at my decision. For broadly the same reasons as our investigator, I'm not going to ask Barclays to pay any more than the offer it has already made which in total is £400. I should make it clear here that I'm not considering the outcome of Miss C's section 75 claim. The issues I'm considering are just about the customer service provided during the claims process up until the matter was referred to us. Further, I should note here that as our investigator has indicated, complaint handling isn't something we can consider as it's not a regulated activity.

As noted above, Miss C's complaint covers a range of customer service issues. For example, she points out that phone calls with agents were disconnected and she hadn't received promised callbacks. I can also see Miss C says she was asked for information she'd already submitted as part of her claim. And she felt some agents were rude to her. But having listened to a number of calls (and read transcripts of calls), whilst I recognise this may not be all the calls Miss C complains about, I'm satisfied £400 sufficiently compensates her for the poor customer service issues at the point she referred matters to us.

I should explain that assessing compensation isn't an exact science and our approach when making awards for non-financial loss is detailed on our website and tends to be modest. I looked closely at all the information on file to assess the impact of these errors on Miss C and I reviewed this alongside our guidance. Having done so, whilst I recognise Miss C's annoyance and frustration, I'm satisfied that Barclays settlement offer of an additional £250, is fair and reasonable.

I take on board what Miss C says about the impact all of this has had on her health. But some of this seems to be about issues related to the claim itself (such as not having transport for example). And as I've said, I'm only considering the customer service issues not the outcome of her section 75 claim itself. However, I can see that Barclays has let Miss C know about the support that's available to her and has undertaken to keep her updated about her claim on a regular basis. Overall, I think Barclays has taken reasonable steps to support Miss C whilst her claim is ongoing.

I appreciate Miss C wants the actual dispute (i.e. the issue with the car) resolved as quickly as possible. This is understandable. But I've seen nothing so far that suggests Barclay's is causing unnecessary delays to the claim itself. As it explained to Miss C this is a legal claim and it was assessing matters to establish whether it should accept liability for breach of contract (and obtain relevant evidence from Miss C in this regard). Further, there will always be some level of inconvenience when dealing with a claim of this nature and I've not seen anything (at the point the matter came to us) which indicates it was beyond what would normally be expected (other than some customer service issues for which I think fair compensation has been offered here).

So, whilst I know this will be a disappointing outcome for Miss C, I consider that Barclays has proactively made a fair and reasonable settlement offer.

My final decision

My final decision is that Barclays Bank UK PLC trading as Barclaycard has made a fair offer to settle this matter so if Miss C accepts this decision, it should pay Miss C a total of £400 deducting anything it has already paid which I understand is £150 to date.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss C to accept or reject my decision before 28 January 2026.

Yolande Mcleod
Ombudsman