

The complaint

Mr P complains that Barclays Bank UK PLC trading as Barclaycard haven't provided him with statements for his account from 2005 until the account was closed.

What happened

Mr P held a credit card account with Barclays from around 2003.

Mr P wanted to trace Bitcoin transactions made using his credit card from 2005 onwards and asked Barclays to provide him with statements covering the period from account opening to account closure.

Barclays said it wasn't able to provide statements due to the length of time that had elapsed since the account was closed.

Mr P raised a complaint with Barclays.

Barclays didn't uphold the complaint. It said it was only required to keep statements for 6 years and because the account Mr P was asking about was closed over 11 years ago it was unable to retrieve any information. Barclays said that although it wasn't able to provide statements it could let Mr P have details of the cards he'd had at the relevant time. It said a card ending 0000 was open from 30 December 2003 to 24 March 2003, a card ending 1000 was open from 24 March 2003 to 20 October 2008, a card ending 0000 was open from 20 October 2008 to 2 December 2009 and a card was open from 2 December 2009 to 21 May 2014.

Mr P remained unhappy and brought his complaint to this service.

Our investigator didn't uphold the complaint. They said that Barclays was under a legal requirement to retain records for 6 years and that the information requested by Mr P went back over 22 years. The investigator said that he was satisfied that Barclays had complied with GDPR regulations which require that information isn't kept any longer than is necessary and that it had acted fairly by providing Mr P with what it had.

Mr P didn't agree so I've been asked to review the complaint.

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.

I know it will disappoint Mr P, but I agree with the investigator's opinion. I'll explain why.

I've looked at what Barclays did when Mr P asked them to provide him with statements for an account which he'd opened in 2003 to decide whether it acted fairly and reasonably.

The starting point is the GDPR guidelines provided by Barclays, which underpin the banks procedures for the retention of records. The guidelines state that Barclays is under a legal

requirement to retain records for 6 years.

In this case, the statements requested by Mr P go back to 2003. This is well beyond the period of time for which Barclays are required to retain records. Barclays explained to Mr P that it didn't have records going back that many years.

Based on what I've seen, Barclays has complied with its obligations under GDPR. And it has explained to Mr P that it no longer holds the information that he is seeking.

Barclays has told this service that in an attempt to assist Mr P, it carried out an investigation and was able to provide Mr P with limited information about the cards he held for the period 2003 – 2006. Barclays also raised a GDPR request to see if it was able to access any of the old statements, but it wasn't able to do so.

I appreciate that Mr P is disappointed that he hasn't received the statements he seeks. However, based on what I've seen, Barclays hasn't made an error because it is only required to hold information for 6 years. I think that Barclays has acted fairly and reasonably by making efforts to assist Mr P and provide him with whatever information it holds.

Taking all the available information into account I'm unable to uphold the complaint. I won't be asking Barclays to do anything further.

My final decision

My final decision is that I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 4 March 2026.

Emma Davy
Ombudsman