

complaint

Miss J is unhappy that Barclays Bank Plc didn't help her when she told it she was having money problems and was very vulnerable.

background

Miss J has a credit card account with Barclays. She faced personal problems that affected her finances and made her very upset and vulnerable. She says Barclays made constant demands and kept putting extra charges on her account. Miss J says she offered to pay £1 a month for 6 months, but got no reply. When Barclays' demands continued, she says she told it details of her personal problems, but it gave her no support and continued to contact her and add charges. Miss J says this had a devastating effect on her.

Barclays says Miss J told it about her difficulties in February 2015 and it put her account on hold for 30 days. Barclays asked Miss J to contact it. In April, Miss J wrote and asked that Barclays contact her in writing rather than by phone. Despite this, Barclays made phone calls to Miss J. In May Barclays wrote and asked Miss J to contact its Customer Guidance Unit. Barclays put her account on another 30-day hold. Later (although there's no date on the letter) Miss J wrote to Barclays to say she was vulnerable and fragile. She asked to pay £1 a month for 6 months.

In April, Barclays added interest and charges to Miss J's account. In June, it refunded these. It says it has accepted Miss J's offer to pay £1 a month for 6 months. Barclays apologised for phoning her after Miss J had asked it not to. It credited her account with refunded charges, £25 for her telephone costs and £100 for the distress caused to her. It later added £50 because it hadn't clarified things with Miss J well enough.

Our adjudicator didn't uphold Miss J's complaint. He said that Barclays had acted within its terms and conditions and wasn't obliged to refund the interest or charges. The adjudicator thought Barclays had been fair and reasonable. He said this because Barclays refunded interest and charges for April, didn't apply any more interest and charges, and accepted Miss J's offer of £1 a month for 6 months.

Miss J didn't agree with the adjudicator's view. She says Barclays is still charging interest and hasn't agreed to the £1 a month payments. She also felt that the compensation Barclays paid her wasn't enough due to the level of distress she'd suffered.

my findings

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

I've decided not to uphold this complaint and I'll set out my reasons for this.

Miss J has faced very difficult circumstances and needed some breathing space. She asked Barclays to let her have 6 months paying a small amount on her credit card bill, while she tried to get herself better.

Barclays has taken some steps to help Miss J but I don't think it dealt with this as well as it could've done. Barclays doesn't seem to have responded to her repayment offer and accepts that it phoned her after she had asked it not to.

Miss J found Barclays' behaviour very distressing. It added to the circumstances that she says affected her very seriously indeed. Although this was an awful time for Miss J, I don't think Barclays can be blamed for it. The bank didn't do everything right. It should've treated her more positively and sympathetically when it contacted her. It didn't always contact Miss J in the way she asked it to and hasn't always communicated very well with her. But Barclays has paid Miss J £150 in compensation for this, which I think is a fair and reasonable amount for what it got wrong.

I've also seen Miss J's credit card statements and can see she hasn't had to pay any interest since February this year. The bank did charge her in April but it refunded those charges in June and no interest or charges have been added to the account since then. The statements also show Barclays has accepted £1 a month repayment, so I don't uphold that part of Miss J's complaint, although as I've said, Barclays should've made their actions clearer to Miss J.

my final decision

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss J to accept or reject my decision before 16 November 2015.

Carol Jackson
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