

complaint

Ms H complains about the assistance that Barclays Bank Plc (trading as Barclaycard) is providing her with her financial difficulties. She seeks a three month payment holiday, a lower interest rate, a signed copy of her credit agreement and removal of adverse information from her credit record.

our initial conclusions

The adjudicator recommended that the complaint be partly upheld as Barclaycard had been slow to respond to some of Ms H's emails. Ms H responded that she thought the bank had been unfair.

my final decision

To decide what is fair and reasonable in this complaint, I have considered everything that Ms H and Barclaycard have provided.

I can understand that Ms H is going through a difficult and stressful time. Barclaycard responded to her financial difficulties by giving her a payment holiday for two months, which it was not required to do. This froze interest on her credit card balance and allowed Ms H "breathing space". It recommended that she seek advice either from its own service or from debt management organisations. It explained to Ms H its obligations to record missed payments on her credit record. It responded to her request for a copy of her credit agreement.

I am satisfied that the bank has responded positively and sympathetically to Ms H's financial difficulties. It has recorded missed payments accurately on her credit record. It has provided a true copy of her credit agreement, as required under Office of Fair Trading (OFT) guidelines. This service cannot interfere with the bank's commercial decisions regarding interest rates and offers of credit cards. I agree with the adjudicator that the bank should compensate Ms H for not responding to her emails, made at its request, promptly.

My decision is that Barclays Bank Plc (trading as Barclaycard) should pay Ms H £50 for her distress and inconvenience, as it has offered.

Under the rules of the Financial Ombudsman Service, I am required to ask Ms H either to accept or reject my decision before 20 June 2014.

Phillip Berechree
ombudsman at the Financial Ombudsman Service

The ombudsman may complete this section where appropriate – adding comments or further explanations of particular relevance to the case.

ombudsman notes

what is a final decision?

- A final decision by an ombudsman is our last word on a complaint. We send the final decision at the same time to both sides – the consumer and the financial business.
- Our complaints process involves various stages. It gives both parties to the complaint the opportunity to tell us their side of the story, provide further information, and disagree with our earlier findings – before the ombudsman reviews the case and makes a final decision.
- A final decision is the end of our complaints process. This means the ombudsman will not be able to deal with any further correspondence about the merits of the complaint.

what happens next?

- A final decision only becomes legally binding on the financial business if the consumer accepts it. To do this, the consumer should sign and date the acceptance card we send with the final decision – and return it to us before the date set out in the decision.
- If the consumer accepts a final decision before the date set out in the decision we will tell the financial business – it will then have to comply promptly with any instructions set out by the ombudsman in the decision.
- If the consumer does not accept a final decision before the date set out in the decision, neither side will be legally bound by it.