

## **complaint**

Mr B complains that Barclays Bank Plc wrongly told him he owed the bank money. He wants the debt marked as settled, and compensation for the distress and inconvenience.

## **background**

Mr B opened an account with Barclays in January 2001. The account defaulted in July 2001. Barclays then sold the debt on. Mr B says he paid the debt off in full on 24 August 2007.

He then opened a new account with Barclays in 2016. He says at this point he routinely asked the bank if he owed anything. And says Barclays told him he still owed the full amount that had been outstanding on his Barclaycard from 2001.

Mr B contacted the company the debt had been sold to. It confirmed the full amount had been settled in 2007.

Mr B isn't happy Barclays gave him wrong information. And that the bank didn't offer him any compensation for the distress and inconvenience.

Barclays confirmed it sold Mr B's debt on in 2006. And that it hadn't registered any default on Mr B's credit file. As so much time has passed it had limited information on Mr B's account.

Our adjudicator didn't uphold the complaint. He found Barclays had given Mr B wrong information. But didn't find there had been any impact on Mr B. So didn't feel compensation was appropriate.

Mr B doesn't accept this view. He says he couldn't put money into his new account. He was concerned any money deposited might have been offset against his debt. He feels he should get compensation for distress and inconvenience.

## **my findings**

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

Mr B had an outstanding debt on his Barclaycard. Barclays took a business decision to sell this debt on in 2006. Mr B paid the debt off in full in 2007. I've seen a letter from the company the debt was sold onto that confirms this. So I don't think there can be any dispute that Mr B settled his debt in full.

I can understand Mr B's frustration. When he opened a new account with Barclays in 2016 he says he routinely asked if he had any outstanding debts. I've seen the letter he got from Barclays which says there was an outstanding debt which went into default on 11 October 2016. And it goes on to say he can repay this debt if he would like. Clearly Barclays gave Mr B wrong information.

Barclays has explained its records are limited as the debt was sold on over ten years ago. That's unfortunate but banks don't have to keep information forever.

It has said that its records wouldn't show if the debt was settled once it had been sold on. I can understand that. But I can also understand Mr B's confusion and concern to be told he still had an outstanding debt he could pay off if he wanted

Barclays doesn't feel it needs to compensate Mr B as he hasn't suffered any loss. It has confirmed that it didn't register negative information on Mr B's credit file. And Mr B did get confirmation quickly from the company who Barclays sold his debt to that the debt had been settled in full in 2007.

I agree Mr B hasn't shown us he's suffered any loss. And if there had been negative information on his credit file this would've automatically been taken off after six years.

Mr B said he couldn't put money into his newly opened account. He was concerned any money he put in would be offset against his debt. I can understand this. But from what I've seen Mr B rang the debt company the day he got Barclays letter. He found out very quickly the debt had been settled. So there wouldn't have been a significant delay in paying money into his account if he wanted to.

I have thought very carefully about compensation. Barclays don't think compensation is appropriate on this occasion.

It's unfortunate that Barclays gave the wrong information. But I agree Mr B hasn't suffered any loss. And he was able to quickly able to resolve the matter. So I don't think compensation is appropriate.

But I haven't seen any evidence that Barclays apologised to Mr B. I think it would've been appropriate to do so. It's always difficult to order a business to apologise. There's no way to ensure any apology is genuine. I leave it to Barclays to decide whether it wishes to apologise. But I think it would be appropriate to do so.

### **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 Mr B to accept or reject my decision before 9 March 2017.

Bridget Makins  
**ombudsman**