

complaint

Ms N complains that her Barclays Bank Plc ("Barclays") credit card arrived late, causing her financial loss and distress.

our initial conclusions

Our adjudicator considered the complaint but decided Barclays had already paid Ms N fair and reasonable compensation.

my final decision

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

Ms N applied for a card on 26 March 2015. It was sent by second class post on 27 March, a Friday. It was due to arrive within 5 working days, but as the following Friday was Good Friday the card was delayed in the post. Unfortunately Ms N was sent a text saying the card would arrive within 1-2 days. Ms N and her partner chased Barclays and were given some misleading information about when a card would arrive. An attempt was made to deliver a card by courier on 9 April. I can see that a card was then used regularly from 10 April.

Barclays accepts it didn't deal with things as well as it should've done. It's apologised to Ms N and made a series of payments to compensate for its errors and the distress Ms N suffered.

Ms N says Barclays hasn't paid enough.

I've taken everything into account, but I think Barclays has already paid Ms N a fair and reasonable amount here. Ms N was waiting to use the card for day-to-day living and says she's in a worse position. But Ms N was responsible for running her finances and I can't see the short delay in the credit card arriving caused the extent of losses she now claims. It wasn't foreseeable and it wouldn't be fair and reasonable to ask Barclays to compensate her further for it.

I appreciate Ms N will be disappointed, but in my view Barclays Bank Plc has already paid fair and reasonable compensation, so I won't be asking it to pay anymore. I can see that Ms N is now in financial difficulty, I remind Barclays that it should treat Ms N positively and sympathetically moving forward.

Under the rules of the Financial Ombudsman Service, I am required to ask Ms N either to accept or reject my decision before **8 February 2016**.

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.