

The complaint

Miss L complains that Barclays Bank UK PLC (trading as Barclaycard) acted unfairly after she reported unauthorised transactions on her account.

What happened

Around October 2021, Miss L reported unauthorised activity on her credit card. It seems her card was added to a contactless facility on an unknown device and used by a third-party to carry out unauthorised payments. This coincided with a Barclays bank account being created in her name, likely by the unauthorised third-party.

Barclays agreed the payments were unauthorised, so Miss L wasn't held liable for the payments. As part of the unauthorised activity, an unknown contact number was added to Miss L's account. Barclaycard amended this information so that only Miss L's number remained on her account.

Miss L wanted more information on how her details were compromised – Barclays couldn't share this, so she raised a complaint. Miss L is also unhappy with the overall service she received. She says all her concerns weren't addressed, call back requests from her were ignored and follow up contact from her wasn't responded to. In its response, Barclays reiterated that it couldn't share any further information on how Miss L's details were compromised. It also paid her £100 compensation for the inconvenience she experienced.

Remaining unhappy, Miss L asked this service to get involved. Our investigator decided that Barclays had acted fairly. Miss L doesn't agree, so the complaint has been passed to me to decide.

Miss L has also complained about the bank account that was fraudulently set up in her name. This complaint is being considered separately by this service under another case reference – so I won't be commenting on this part of her complaint in this decision.

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 share the opinion that Barclays has acted fairly – I'll explain why.

In situations such as this, where a customer raises a concern about unauthorised transactions, I'd expect Barclays to carry out a prompt and thorough investigation. If the relevant information about the transactions point to them to being unauthorised, then I'd expect Barclays to refund the payments or write them off altogether.

I can see that's what Barclaycard has done here. After Miss L raised the unauthorised payments with Barclays, it seems the bank confirmed the payments were unauthorised around a week later. The bank has confirmed that Miss L's information, such as the mobile number recorded on her account has since been corrected. I also understand that Barclays

added Miss L to the CIFAS database (which is a fraud prevention agency) as a victim of fraud. So I'm satisfied that Barclays acted reasonably in response to the unauthorised transactions.

Understandably, Miss L was left distressed by the situation and had to go through the inconvenience of dealing with the matter. Barclays has already paid her £100 compensation because of this. I must keep in mind that much of the distress Miss L experienced was caused by the unauthorised third-party accessing and using her details to carry out payments on her account. I can't see that Barclays did anything to compound this distress and inconvenience further. So I think the compensation Barclays has already paid to Miss L is fair.

Miss L remains unhappy because Barclays won't share how her details were compromised. Barclays explained that the unauthorised third-party set up a bank account in Miss L's name, and then used their access to find the information needed to add Miss L's credit card to a mobile device. But the bank says it cannot divulge any further details. It's unclear whether Barclays knows for certain how Miss L's details were compromised. But even if it did, I don't think it's unreasonable that the bank has chosen not to share any further information.

Unauthorised activity such as what Miss L experienced clearly involved complex actions on the part of the third-party. So it's often difficult to pinpoint exactly how someone's details were compromised. Ultimately, there isn't anything I've seen that suggests Miss L's information was compromised because of something Barclays did wrong. Nor do I think that sharing any further information the bank does have will necessarily prevent Miss L from being a victim of fraud again. So I don't think it's unfair that Barclays has chosen not to share any further details.

Miss L's unhappy that Barclays didn't promptly respond to her follow up correspondence after its final response of November 2021. I can see that Miss L sent a few emails and didn't receive a formal acknowledgement until a few months later. But Barclays' final response seems to set out its position on Miss L's complaint and explains what Miss L could do if she wanted to pursue the matter further – which is to refer her complaint to this service. Given the bank had provided its final say on Miss L's complaint, I don't think it's unreasonable that it didn't respond straight away when Miss L got in touch again.

Miss L is also unhappy that her call back requests were ignored. However, I can see from the bank's notes that several call attempts were made by the bank in October 2021. So, although I can't say for certain that all her call back requests were followed up, I'm satisfied that the bank made reasonable attempts to call her as requested.

To summarise, in my opinion, the bank's actions in putting right what went wrong is fair, so I won't be asking it to do anything more.

My final decision

For the reasons above, I'm not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss L to accept or reject my decision before 15 December 2023.

Abdul Ali
Ombudsman