

The complaint

Mr T complains that Barclays Bank UK PLC (“Barclays”) failed to issue a new debit card when his debit card expired and failed to give an explanation for this.

What happened

On attempting to use his debit card Mr T discovered it had expired and having not received a replacement card Mr T contacted Barclays about this. He was concerned why he hadn’t received a replacement card - in particular he was worried about potential fraud. Barclays issued a replacement card for Mr T and when questioned about how often he used the card Mr T confirmed it wasn’t often. In response, the advisor said this was probably the reason that his card wasn’t replaced because he didn’t use the card often enough.

Following this call Mr T made contact with Barclays through webchat and asked to raise a complaint. He wanted an explanation as to why he hadn’t received a replacement card. Mr T was told that it might have been a technical issue and confirmed that a replacement card was on its way. Mr T was unhappy with this and wished to have the matter investigated. Mr T was told he could raise a complaint but as there wasn’t anything to investigate the outcome would be the same and asked what resolution Mr T was looking for. Barclays offered Mr T £25 as a gesture of goodwill to settle his complaint.

Mr T was dis-satisfied with this and brought his complaint to this service. Mr T would like reimbursement for his call charges and the time he wasted investigating the matter.

On review of Mr T’s complaint, Barclays acknowledged that it had provided incorrect information regarding the debit card not being automatically reissued. Barclays clarified the reason it wasn’t reissued was because it hadn’t been used for more than six months prior to its expiry. Barclays offered a further £75 for distress and inconvenience and reimbursed call costs of £8.

One of our investigators looked into Mr T’s concerns and reached the conclusion that Barclays hadn’t done anything wrong in not issuing Mr T with a debit card and they thought what Barclays had done to settle the complaint was fair and reasonable.

Mr T disagreed and has asked for an ombudsman’s 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.

Firstly, I should explain my role is to look at the problems Mr T has experienced and see if Barclays has done anything wrong or treated him unfairly. If it has, I would seek – if possible - to put Mr T back in the position he would’ve been in if the mistakes hadn’t happened. And I may award compensation that I think is fair and reasonable.

Barclays have explained that for security purposes it doesn't reissue new debit cards when they are classified as dormant through lack of use. This is also stated in its terms and conditions where it says:

"We may replace a card when it expires or at any time. We won't replace a card if it hasn't been used for a long time."

Barclays have told us that Mr T hadn't used his debit card for more than six months prior to its expiry. I think this could be considered a reasonably long period of time and so I don't think Barclays made a mistake here or treated Mr T unfairly by not issuing a new debit card. And as Barclays have now issued a new debit card for Mr T I don't think it needs to do anything more here for Mr T.

The background above provides a summary of the conversations Mr T had with Barclays regarding the reissue of his debit card. Mr T spent just over seven minutes on a call with Barclays having a replacement card issued. I think it's worth noting here that during that phone call Mr T was told that he likely wasn't sent out a new debit card due to low usage – an explanation which I think is reasonable and correct given what Barclays have told us.

Nevertheless, Mr T decided to seek further explanation on the matter through webchat and it was here Barclays agreed he was given incorrect information. Barclays have already compensated Mr T £100 for any distress and inconvenience caused by this and reimbursed him £8 in phone costs – which is what Mr T asked for. And as I haven't been given any evidence of any financial loss Mr T has suffered, I'm satisfied what Barclays has already done to settle Mr T's complaint is fair and reasonable in all the circumstances and I'm not going to ask Barclays to do anything more.

My final decision

For the reasons I've explained I think what Barclays Bank UK PLC have already done to settle Mr T's complaint is fair and reasonable so I'm not asking it to do any more.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr T to accept or reject my decision before 10 October 2023.

Caroline Davies
Ombudsman