

The complaint

Mr L complains about poor customer service from Barclays Bank UK PLC trading as Barclaycard.. He has asked Barclays to pay him £1000 compensation.

What happened

The details of this complaint are well known to both parties, so I won't repeat them again here. Instead, I will focus on giving the reasons for my 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.

Having done so I have reached the following conclusions:-

- As our investigator has explained complaint handling in itself isn't a regulated activity so doesn't fall into our jurisdiction. However, as Mr L's complaint relates to a previous complaint about persistent debt- which does come under our jurisdiction- I think it's appropriate to respond to some of his key points that he has now raised about customer service. But it's not appropriate for me to consider issues relevant to Mr L's prior complaint about Barclaycard's approach and decision with regard to Mr L's persistent debt as a decision has already been made on that complaint
- Barclaycard acknowledged Mr L's frustration on being told it was awaiting information from us when we had already issued our findings on his previous complaint. It seems Barclaycard's records hadn't been updated. That's unfortunate but sometimes it can take systems a little while to update
- I appreciate Mr L wanted an analysis of his account which he didn't get. I don't know why that was, but I understand all the information Mr L wanted was available to him in the persistent debt letters Barclaycard sent him. So, I believe he did have access to the information he wanted
- I think Mr L's request to get a response to an email he sent Barclaycard within 24 hours was unreasonable particularly as Mr L wasn't, for example, raising a potential fraud issue that needed immediate action. Barclaycard says it always tries to respond to customer deadlines, but it just isn't always possible to do so. I don't think that was an unreasonable response.
- I understand the delay in logging Mr L's new complaint was due to an investigator leaving this service and not properly updating our systems. I think some confusion was also caused with the overlap of the old case and the new complaint, but it doesn't seem to me there was an undue delay by any party then going forward
- Whilst I acknowledge Mr L's frustration over his dealings with Barclaycard I don't feel I have any evidence to uphold his complaint. So, I can't reasonably ask Barclaycard to pay the compensation he would like.

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 L to accept or reject my decision before 25 October 2023.

Bridget Makins
Ombudsman