

The complaint

Miss R complains that Barclays Bank UK PLC (Barclays) didn't give her the credit card account she applied for. She would like the interest applied removed, and to be put on the correct product.

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:-

- I appreciate Miss R's frustration ; she believes she applied for a credit card that gave her 0% interest on purchases for 24 months . However, the account Barclays set up only gave her 0% interest on purchases for three months. The system notes confirm Miss R's account only offers 0% interest for three months and that is also confirmed by the statements Barclays issued which I have seen. So, I am persuaded that whilst Miss R might not have applied for the account she wanted, she did apply for the one she got.
- Miss R has told us that in both a phone call and in an online chat Barclays confirmed that she was on the 'wrong' product. Barclays has provided us with a screen shot that shows it has no record of an online chat it can share with us. So, I can't reasonably comment on this.
- Barclays has however provided a phone call Miss R made which I have listened to. The adviser confirmed that the account Miss R applied for only offered the 0% for three months on purchases. The adviser did see if it was possible to change Miss R's account to the one she thought she had applied for but was unable to do so.
- Barclays has accepted it wasn't able to issue a final response letter to Miss R within the eight-week usual timescale. Whilst this isn't ideal I don't believe the outcome of Miss R's complaint would have been any different. And of course, once Miss R realised the account wasn't the one she wanted she could have chosen to look for an alternative product rather than staying with the one she had
- It's unfortunate but I think Miss R simply applied for the wrong account. But as I have no evidence of Barclays doing making a mistake I can't reasonably ask it to change Miss R's account or to refund the interest applied to the account as Miss R 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 Miss R to accept or reject my decision before 17 August 2023.

Bridget Makins
Ombudsman