

The complaint

Mr D has complained about breakdown cover provided by his Barclays Bank UK PLC ("Barclays") Travel Pack.

Mr D unfortunately broke down at the side of the road. Mr D contacted the breakdown provider under his Travel Pack so that the vehicle he was travelling in could be recovered. However, Mr D is unhappy with how his claim was handled.

What happened

One of our adjudicators explained that although the breakdown cover is included as a benefit of Mr D's Travel Pack that is provided through his Barclays current account, the breakdown provider is responsible for how claims are handled. As such, the adjudicator was unable to say that Barclays had acted unfairly or unreasonably in relation to how Mr D's breakdown claim was handled.

Mr D disagreed with the adjudicator, so the matter was referred 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.

We've explained our approach to complaints about packaged accounts on our website and I've used that to help me decide this complaint. And having considered everything, I don't uphold this complaint, essentially for the same reasons that the adjudicator gave.

I'm sorry to hear about Mr D's circumstances, and I can see why he is frustrated that he was left at the side of the road for so long, and the ensuing issues that he experienced.

But, as both Barclays and the adjudicator explained, the breakdown provider, not Barclays, is responsible for how claims are handled, under the Travel Pack cover. This is stated as such within the terms and conditions of the Travel Pack, which say:

"If you have a Barclays Current Account

...

Each of the benefits and services in the Pack are provided to you under a separate agreement with the provider of the relevant benefits or services and the provider is responsible for providing the relevant benefits and services to you. The provider may be a company within the Barclays group of companies or by a company outside that group."

Furthermore, under the complaints section of the Travel Pack terms and conditions, it explains that if Mr D is unhappy with the breakdown cover, he should contact the breakdown cover provider, and includes the relevant contact details for the breakdown provider's complaints department.

As such, although Mr D is unhappy with how his claim was handled, this is not something I can reasonably hold Barclays responsible for.

My final decision

Because of the reasons given above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 29 September 2023.

Thomas White
Ombudsman