

The complaint

Mr W complains that Barclays Bank UK PLC trading as Barclaycard ("Barclaycard") provided poor customer service after he fell victim to fraudulent activity on his account.

What happened

Mr W's credit card account was temporarily blocked after Barclaycard noted some unusual transactions. They sent messages to Mr W about the payments which Mr W was suspicious about.

Mr W called Barclaycard about the messages he'd received and confirmed that he didn't recognise several payments made from his account. Mr W was unhappy with his treatment during the call, he thought he was made to feel that his call was unnecessary.

Barclaycard looked into the disputed transactions and refunded them to Mr W. In a later call, Mr W said he was told he'd receive new credit cards for his account but not new Personal Identification Numbers (PINs). He later complained after receiving the new cards but was unable to use them because the new PINs hadn't turned up and he'd wasted time off from work.

Barclaycard investigated Mr W's complaints concerning the treatment he received and the issue of the cards and the PINs. They accepted they'd not dealt with his initial call well and apologised. But they didn't think that they'd done anything wrong when they replaced his cards and PINs.

Mr W was left unhappy with Barclaycard's handling of his complaint and brought it to the Financial Ombudsman Service for an independent review where it was assigned to an investigator. He considered submissions from both parties and issued his outcome, recommending that no further action be taken by Barclaycard.

The investigator concluded that Mr W had been asked about new cards and replacement PINs – although he thought Barclaycard could have been clearer with what was to happen when all cards associated with the account had new PINs issued. It was recognised that Mr W's experience with Barclaycard was mixed, but no compensation was recommended.

Mr W disagreed with the investigator's outcome and asked for a further review of his complaint which has been passed to me for a 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'm not recommending any further action be taken. I'll explain why.

Mr W suffered the compromise of his credit card resulting in several disputed transactions

being made from his account. This was recognised early on by Barclaycard, and they were refunded back to the credit account, resulting in no financial loss to Mr W. As they were refunded, I don't need to further consider the disputed transactions.

Mr W's main complaint is related to the information he says he was given and the way he was made to feel when he spoke with Barclaycard about the suspicious transactions. There's no recording available of the call which Mr W complained about, but I don't doubt his version of events here. Barclaycard have system notes about the call made by another Barclaycard employee when it was raised by Mr W in a later call.

Those notes support Mr W's submission that he was made to feel as though his call was unnecessary. What Mr W was trying to do at the time was ensure the message he'd received was a genuine one from Barclaycard and I was surprised that the call operator treated Mr W this way. Scam messages are prevalent, and I think Mr W's approach was one to be applauded rather than treated the way he was.

Having said that, Barclaycard recognised this poor service and apologised to Mr W, following this up with a written apology to him. Regarding this specific incident I think the apology was an appropriate way to deal with the lack of service to him.

Moving on to the issue of the card/PIN replacement, I have listened to the call where this was discussed. Mr W is informed about the new card and asked about a new PIN. He specifically agreed to the new PIN, although I understand the slight confusion about whether the other cards would also have new PINs.

I don't think that Barclaycard did anything particularly wrong here, although they could have been more specific regarding what was going to be replaced. I think, given the disputed transactions that had occurred on the account, that Barclaycard's decision to replace all the cards and issue new PINs was a reasonable way to protect the account. Something I'm sure Mr W would prefer rather than leave a potential compromise leading to more stress and worry.

I understand there was a small delay in receiving the cards/PINs, but I've seen nothing that would persuade me that Mr W had to wait unusually long to receive them.

Overall, I understand Mr W had a less than perfect interaction with Barclaycard, including variations in what he was told, although I'm not persuaded that there's more required here than the apology he's already received.

My final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr W to accept or reject my decision before 13 November 2023.

David Perry
Ombudsman