

The complaint

Mr H complains about how Barclays Bank UK PLC dealt with his question about being charged interest.

What happened

Mr H says he contacted Barclays about interest it had charged him on his credit card account. He says there was an interest free period and shouldn't have been charged interest. Mr H says he asked Barclays about the interest in around November 2022 and was told he needed to repay the full account balance to avoid interest which wasn't true. He says he spent hours trying to speak to Barclays about the issue and questions if his credit score has been affected.

Barclays says Mr H made a balance transfer which is interest free until June 2023. It says he then made purchases which were not repaid in full and so interest was correctly charged. Barclays accepts the online response Mr H received was incorrect and has refunded the interest as well as offering an interest free period for Mr H to clear the purchase balance.

Mr H brought his complaint to us, and our investigator thought Barclays had dealt fairly with the complaint. The investigator thought the interest was correctly applied and fairly refunded when Mr H was given incorrect information.

Mr H doesn't accept that view and says he was lied to on multiple occasions. He says the mistake could have resulted in him repaying the full balance and questions what the impact on others may have been faced with similar circumstances.

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 come to the overall view that Barclays has acted fairly by refunding the interest and allowing Mr H time to repay the purchase balance. I make clear to Mr H that we are not Barclays regulator and so it's not our role to punish it for any mistakes it makes. And I can only consider any impact on Mr H rather than any impact on others.

I'm satisfied that having looked at Barclays records that Mr H agreed an interest free balance transfer period to June 2023. I don't think there was a relevant interest free period available for purchases at the time Mr H used his account. So, I don't think Barclays made a mistake by charging interest when Mr H didn't clear the purchase balance in full by the required date. And I think Mr H ought to have been reasonably aware of that as he agreed the account terms and conditions and the account statements made clear why the interest was being charged.

There is no dispute here that Barclays did not provide the correct information when Mr H contacted it online. I appreciate what Mr H says that he could have repaid the full balance when he didn't need to do so. But I have to consider what did happen rather than what could

have taken place. And I don't think Mr H did repay the full balance. I can see that Barclays correctly told Mr H what the exact position was and fairly agreed to refund the interest which I think was correctly charged. I also think Barclays acted fairly by allowing Mr H about a month to repay the balance.

I appreciate Mr H says he was lied to, but I have not seen evidence of that or any reason why Barclays would. I think Barclays made a mistake which it's acknowledged and put right. It follows that I don't require Barclays to do anything further in the circumstances of this complaint. I don't consider what took place justifies compensation and don't think there was a financial loss caused to Mr H.

I also appreciate Mr H says it was difficult to raise a complaint which took some months to raise. Complaint handling is not a regulated activity and so not something I can consider as part of this complaint. I can see Mr H had the online conversation with Barclays in early November 2022 and it responded to his complaint on 1 December 2022. So, it's unclear why Mr H says the complaint took months to raise.

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 H to accept or reject my decision before 1 January 2024.

David Singh
Ombudsman