

## **The complaint**

Mr G complains that Barclays Bank UK PLC trading as Barclaycard won't fix the issue which prevents him from logging in online and they aren't responding to his emails.

## **What happened**

Mr G says that in July 2022 he was unable to access his Barclaycard via his online banking, so he asked them to fix it. He says this still hasn't been done, so he has no online access to his account. He says initially they tried to fix the issue but now they don't respond to his emails about the issue. He says he is unable to view his Barclaycard online via either his online banking or via Barclaycard's website itself. Mr G made a complaint to Barclaycard.

Barclaycard partially upheld Mr G's complaint and credited £100 to his account. They apologised that he didn't receive an acknowledgement or replies to his emails. They said the issue was under investigation by their Information Technology (IT) team. Barclaycard said as such, further correspondence they receive in relation to this matter will be passed on to their IT team by way of chaser, but it may not be responded to. Mr G brought his complaint to our service.

Our investigator did not uphold Mr G's complaint. He said unfortunately, there isn't a guaranteed fix in place at present. Whilst he appreciated this is likely frustrating for Mr G – there isn't anything he could reasonably ask Barclaycard to do at this stage. Barclaycard suggested that Mr G re-registers online as a possible workaround, but he couldn't see that Mr G has attempted this since, but he'd urge him to. He asked Mr G to send him screenshots of this, but Mr G said there was no point in him spending more time on this, as what our investigator was asking him to do is what he has probably already done ten times before to no avail.

Mr G asked for an ombudsman to review his complaint. He said since January 2023 he wrote numerous further emails chasing Barclaycard and none of these were responded to.

## **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.

Firstly, I'm aware that I've only summarised Mr G's complaint points. And I'm not going to respond to every single point made by him. No discourtesy is intended by this. Our rules allow me to take this approach. It simply reflects the informal nature of our service as a free alternative to the courts. If there's something I haven't mentioned, it isn't because I've ignored it. I haven't. I'm satisfied I don't need to comment on every individual point to be able to reach what I think is a fair outcome.

I'd like to explain to Mr G that it is not within this service's remit to tell a business to make system changes or how to fix IT issues, or mandate how long this should take. It would be the role of the regulator – the Financial Conduct Authority, who have the power to instruct Barclaycard to make changes to their policies and procedures, if necessary.

I've noted the strength of feeling that Mr G has about the IT issues which are still affecting him despite these being first brought to light over a year ago. So I know why this is very important to him as he's said he can't log in via his online banking or via the Barclaycard website.

Barclaycard have said that on 14 November 2022, they informed Mr G that they checked with the IT department, and they've confirmed that their background system is still showing he wasn't registered to access his account via the Barclaycard website. They said the background system needs to recognise that this access exists in order for his Barclaycard to show on his online banking. They said while they asked Mr G to re-register, he advised them that he again had issues. But Barclaycard say their records do not show any successful or failed attempts to log into the Barclaycard website using the details they provided.

As Barclaycard have no records of him having any successful or failed attempts to log into the Barclaycard website using the details they provided, and Mr G didn't want to provide screenshots of the Barclaycard system with this, then I can't forward this onto Barclaycard for further investigation. While I note the reasons why Mr G doesn't wish to do this, he may wish to try this, and take any screenshots of any errors displayed so he can forward this to Barclaycard to assist them with their investigations.

I've considered what Mr G has said about a lack of responses to his emails. I can see that Barclaycard acknowledged a lack of responses to Mr G's emails and they paid him £100 compensation for this on 6 January 2023. This is in line with what our service would have awarded if Barclaycard did not pay Mr G this compensation.

But Mr G has said that he has sent a number of emails to Barclaycard since then and he hasn't received replies from them. Mr G has forwarded us an email trail covering 6 January 2023 to 24 April 2023, but his last response from Barclaycard was on 13 January 2023. And there are multiple emails he's sent since then which he's had no replies to. So I've considered whether Barclaycard should pay Mr G additional compensation for not replying to his emails.

But I also need to be mindful of what Barclaycard told Mr G in their letter dated 6 January 2023 when they responded to his complaint. They told Mr G that *"From a complaint handling perspective we've exhausted our process, and as frustrating as it may be, you'll need to await the outcome of our IT team's investigation. As such, further correspondence we receive in relation to this matter will be passed on to our IT team by way of chaser, but may not be responded to"*.

So I do think Barclaycard were clear that they had exhausted their process and that any further correspondence may not be responded to. So as they have told Mr G that further correspondence may not be responded to, then it is not proportionate to award any compensation for this. Barclaycard had given Mr G the details to refer his complaint to our service on this letter, so Mr G did not need to keep emailing Barclaycard – especially as they told him they had exhausted their process and they may not respond to him. So it follows I don't require Barclaycard to do anything further.

### **My final decision**

I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 15 December 2023.

Gregory Sloanes  
**Ombudsman**