

Barclaycard Commercial Customer

Relations

PO Box 4000, Wigston LE18 9EN

www.barclaycard.co.uk/commercial

Wigston

Leicester

LE18 9EN

Tel: 0330 1538502*

Mrs Helen Lamb
Viamed Ltd
15 Station Road
Cross Hills
Keighley
BD20 7DT

Our reference: CRCYYX7VHW

06 August 2021

Dear Mrs Lamb

About your complaint: Account block

Firstly, I'd like to apologise that you've had reason to complain. I'll explain my findings and the next steps in this letter.

After looking into this carefully, I understand and agree with the complaint you raised about your account being blocked, your card declining and the poor service you received.

I have credited your account with £300.00. This is broken down to £100.00 for the poor service and £200.00 for the inconvenience caused.

Here's my Investigation:

Firstly, please accept my condolences for your loss. I apologise for the issues you experienced with your Barclaycard Commercial account. I agree, when you made us aware that Mr Lamb had passed away, the service you received was not to a standard we would expect. Although an account block can be applied, the way the account was set up, with other contacts and other cardholders, it should have been handled better. I believe, the account should have remained active while the necessary updates were made. If this was the case, then you would not have had issues regarding the card declines. There were communication issues from the outset and I apologise for this and for the inconvenience this caused. I can confirm the account is fully updated and active and there have been numerous transactions since the block was removed. Again, please accept my apologies for the issues you encountered during this difficult time.

If you're still not happy

You have the right to refer your complaint to the Financial Ombudsman Service, free of charge - but you must do so within six months of the date of this letter.

If you do not refer your complaint in time, the Ombudsman will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.

Website: www.financial-ombudsman.org.uk

Whilst we are happy to review your complaint again if we have missed something pertinent to the case, due to recent circumstances, we only have a limited on site presence. We may not be available on the telephone, as we normally would be, so if you need to contact us regarding the complaint we have resolved please use BBICustomer.CareTeam@Barclaycard.co.uk we will endeavour to reply as soon as is possible.

Yours sincerely

Christopher Clarke
Senior Advisor
Tel: 0330 1538502 (UK-only Freephone number from landlines)
Tel: +44 3301 538502 (from outside the UK)

Enclosed: Financial Ombudsman Service leaflet

To receive a copy of this letter in Braille, large print or audio, please call 0800 161 5326* (via Text Relay or Next Generation Text Relay if required). Visit barclaycard.co.uk/accessibility for more ways to contact us including SignVideo calls for BSL users.

*Calls to 0800 numbers are free from UK land lines and personal mobiles. Otherwise call charges may apply. Please check with your service provider. To maintain a quality service, we may monitor or record phone calls.