

## **The complaint**

Mr S is unhappy with the service he received when he called Barclays Bank UK PLC to raise a chargeback dispute.

## **What happened**

Mr S took his mobile phone for repair. He was unhappy with the repair and asked the merchant for a refund, but this was refused. Mr S contacted Barclays to raise a chargeback dispute.

Mr S was unhappy with the service he received when he asked to raise a chargeback. He says that Barclays disconnected his call and failed to call him back. He says that when he spoke to a member of staff, she was rude and told him she was unable to proceed with the chargeback.

Mr S complained to Barclays. It acknowledged that Mr S's call had been disconnected prematurely but said the advice given by the member of staff about the chargeback was correct. Mr S remained unhappy and brought his complaint to this service.

I issued a provisional decision. I listened to the calls between Mr S and Barclays. I found nothing in the call to have been unprofessional, but I said that I wasn't persuaded that Barclays had done what it should have done in relation to the chargeback claim. I said that Barclays should have asked the merchant to provide information before it made a decision on whether the chargeback claim was likely to be successful. I concluded that Barclays hadn't treated Mr S fairly and said that it should pay compensation of £50 for the distress and inconvenience caused.

I invited both parties to let me have any further evidence or arguments they wished to raise before I made a final 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.

Both parties replied to my provisional decision and said they accepted it. In the circumstances, I see no reason to reach a different conclusion to that which I reached in my provisional decision.

## **Putting things right**

To put things right Barclays Bank UK PLC must pay compensation of £50 to Mr S.

## **My final decision**

My final decision is that I uphold the complaint. Barclays Bank UK PLC must pay compensation of £50 to Mr S.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 8 November 2022.

Emma Davy  
**Ombudsman**