

## **The complaint**

Mr G is unhappy that Barclays Bank UK PLC charged two monthly payments for a travel pack he'd previously cancelled.

## **What happened**

Mr G had a travel pack on his Barclays account for which he paid a subscription of £18 per month. Mr G cancelled the travel pack, but Barclays continued to charge the £18 subscription amount to his account for the next two months. Mr G wasn't happy about this, so he raised a complaint.

Barclays looked at Mr G's complaint. They apologised for charging the two payments of £18 that they shouldn't have and reimbursed the two payments back to Mr G's account. Mr G wasn't satisfied with Barclays' response, so he referred his complaint to this service.

One of our investigators looked at this complaint. They felt Barclays should pay Mr G £25 compensation for the trouble and upset he'd incurred. Mr G didn't feel our investigator's finding went far enough, so the matter was escalated to an ombudsman for 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.

Where a business acknowledges that it made a mistake, as Barclays have done here, it would be expected by this service that the business would take the corrective action necessary to put its affected customer back into the financial position they should have been in, had the error not occurred.

I'm satisfied that Barclays have done that here. And I say this because Barclays have reimbursed the incorrectly taken £36 back to Mr G's account.

However, while Barclays apologised in their response to Mr G's complaint for what had happened, they didn't offer any compensation to Mr G in light of the inconvenience and upset this matter may have caused him. Although they did subsequently accept the recommendation put forwards by our investigator to pay such compensation to Mr G in recognition of the trouble and worry he'd incurred at the amount of £25.

Matters of compensation can be subjective, and I'm aware that Mr G is seeking a much higher compensation award here. But the £25 as recommended by our investigator, which Barclays have already agreed to, does feel fair to me, given the full circumstances of this complaint. As such, my final decision here will be that Barclays must pay that £25 compensation amount to Mr G.

Mr G has explained that he's seeking compensation of at least £1,500 for Barclays incorrectly taking the two £18 payments as they did. But this requested amount seems grossly disproportionate to me in consideration of what actually happened, and I don't feel

that Mr G's expectations in this regard are reasonable or fair.

I say this having considered the impact of what happened here on Mr G, including Mr G's own testimony, but also having reviewed Mr G's bank statements for the period in question, which I'm satisfied don't indicate the kind of severe impact that may have led me to consider a compensation amount approaching what Mr G has requested.

As such, I'm satisfied that £25 compensation is a fair and reasonable amount here, given what happened – the incorrect taking of two £18 payments. And I'm also satisfied that this £25 compensation amount is in alignment with the general framework by which this service considers compensation amounts for distress and inconvenience, further information about which can be found on this service's website.

All of which means that while I will be upholding this complaint in Mr G's favour, I'll only be doing so on the basis that Barclays must make a payment of £25 compensation to Mr G. I realise this might not be the outcome Mr G was wanting, but I trust that he'll understand, given what I've explained, why I've made the final decision that I have.

### **Putting things right**

Barclays must make a payment of £25 to Mr G.

### **My final decision**

My final decision is that I uphold this complaint against Barclays Bank UK PLC on the basis explained above.

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

Paul Cooper  
**Ombudsman**