

## **The complaint**

Mr H complains that Barclays Bank UK PLC trading as Barclaycard (Barclaycard) took £1,000 from his account.

## **What happened**

Mr H had a current account with Barclays, and a Barclaycard. The Barclaycard was settled each month by direct debit from his Barclays current account. In July 2022, the direct debit for £456.72 was taken - but Mr H also made a manual payment of £456.72. So a double payment was made. Barclaycard refunded one amount of £456.72 to the current account on 21 July 2022.

Mr H complained. He said Barclays removed £1,000 from his account. He showed us a statement which showed a debit to his Barclays account of £1,365.63 – but this was undated. He also went through his calculations for the period from July 2022 to August 2022 – and he said this showed he had overpaid his Barclaycard account by £1,000.

Barclaycard said that a double payment of £456.72 was made because the direct debit payment was claimed, as well as Mr H making a manual payment of the same amount. So they returned one amount of £456.72 to the bank account (from the Barclaycard account). They went through the other transactions on Mr H's Barclaycard account for the months of July 2022 and August 2022. They apologised that some of the calls made by Mr H had dropped out and said Barclaycard's call handlers had tried to help Mr H each time he called. Barclaycard didn't uphold Mr H's complaint.

Mr H brought his complaint to us. Our investigator went through the transactions on Mr H's current account and Barclaycard account – both in his view and subsequently. He couldn't find any evidence that an amount of £1,000 had been taken from Mr H's accounts. He referred to the photo sent to us by Mr H – which showed a debit to Mr H's current account of £1,365.63 - and said he couldn't comment on that as it wasn't dated. Our investigator agreed that there had been some poor service by Barclaycard - as some calls had been cut off. For that, he said Barclaycard should pay compensation of £50.

Mr H didn't agree and asked that an ombudsman look at his complaint.

## **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.

I've read Mr H's file thoroughly and considered his complaint. Because Mr H has put his calculations to our investigator for the period from July 2022 to August 2022 – I have focused on these, as it seems clear that is the period he is concerned about. I looked at the

transactions between Mr H's Barclays current account and his Barclaycard account:

Date of transaction to bank account	Bank account	Barclaycard account
15 July 2022	Debit £456.72	Credit £456.72
18 July 2022	Debit £456.72	Credit £456.72
21 July 2022 (refund from Barclaycard account to bank account)	Credit £456.72	Debit £456.72
28 July 2022	Debit £400	Credit £400
15 August 2022	Debit £288.75	Credit £288.75
<b>Cash in/out</b>	<b>£1,145.43 – cash out</b>	<b>£1,145.47 – cash in</b>

Therefore, the cash paid out of Mr H's current account was the same as paid into his Barclaycard account. The figures I've set out show that there wasn't an amount of £1,000 missing from Mr H's Barclays current account or Barclaycard account. Therefore, I do not uphold this part of Mr H's complaint.

It's not clear if the double payment of £456.72 caused the confusion. Barclaycard explained that the reason for this was that the direct debit was taken for that amount, and Mr H also made a manual payment – but as can be seen, this was refunded a few days later.

Mr H showed us a photo of his Barclays current account which showed a debit of £1,365.63. I've considered whether this is relevant to his complaint. But in correspondence between Mr H and our investigator, he set out his understanding of the transactions between his current account and Barclaycard account for the period I've shown – so I have looked his complaint on that basis.

Barclaycard have agreed that some of the quality of their call handing caused some inconvenience for Mr H – several calls dropped out. Barclaycard apologised for that. But I agree with our investigator that it is reasonable to ask Barclaycard to pay compensation of £50. I accept that Mr H feels that more should be done, but I'm satisfied that my final decision here is the correct one. **(continued)**

### **My final decision**

I uphold this complaint. Barclays Bank UK PLC trading as Barclaycard must:

- Pay compensation of £50 for distress and inconvenience.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 16 March 2023.

Martin Lord  
**Ombudsman**