

The complaint

Miss C has complained about the interest Barclays Bank UK PLC, trading as Barclaycard, charged her on her October 2023 card statement. She'd like a full explanation as to how Barclaycard calculated the interest to be £21.84.

What happened

Miss C was surprised by the interest of £21.84 showing on her card statement for October 2023, and queried this with Barclaycard. She also brought her complaint to our service. One of our investigators looked into what had happened. He felt Barclaycard has treated Miss C fairly. Barclaycard showed how the interest was calculated. But it had also refunded the interest of £21.84 to Miss C's account, as a gesture of goodwill. Miss C disagreed, so the complaint was passed to me.

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.

Having done so, I'm not upholding the complaint. Barclaycard has provided financial statements, showing the interest charged and the calculation. I have no reason to think it's incorrect. Although Miss C wasn't provided with this initially, I don't feel this had any significant impact on her, given that the interest was correct – and was refunded to her immediately in any event.

My final decision

For the reasons given above, it's my final decision not to uphold this complaint. Under the rules of the Financial Ombudsman Service, I'm required to ask Miss C to accept or reject my decision before 30 April 2024.

Elspeth Wood
Ombudsman