

## **The complaint**

Mrs Y has complained that Barclays Bank UK PLC misinformed her about chargeback timescales relating to a payment made on her debit card.

## **What happened**

Mrs Y made a payment to a holiday company on 15 March 2023, using her Barclays debit card. She then called Barclays about it on 18 September 2023. On the call, she explained that she'd paid for return flights. But only an outbound flight had been booked. She explained that the full cost of the flights had been £2,760, of which she'd paid £851. The rest had been paid for using her husband's credit card.

Mrs Y also explained that she'd raised a dispute with the holiday company and it had agreed to give her a refund, but she didn't trust she'd receive it. On this basis, Barclays advised her that if it raised a chargeback, while the holiday company was still dealing with it, it would fail. So, she should wait and if she didn't receive the refund, she should get back in touch with Barclays.

Barclays has explained that Mrs Y didn't contact it again until 4 March 2024, by which point it was too late to raise a chargeback.

One of our investigators looked into what had happened. However, she was satisfied that Mrs Y had got back in touch with Barclays too late for it to be able to pursue a chargeback, under the chargeback scheme rules. And, as there's only one opportunity to raise a chargeback, our investigator thought it was reasonable of Barclays to suggest waiting for a while, due to the risk of the chargeback being declined.

Mrs Y disagreed, so her complaint's now been 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 agree with the outcome reached by our investigator, and for the same reasons she gave. I think the advice Barclays gave was reasonable, and based on trying to get a fair chance of a successful chargeback for Mrs Y. But, by the time Mrs Y got back in touch, it was too late. And I think it's reasonable to expect that Mrs Y could have got back in touch far sooner than she did.

I have a lot of sympathy for Mrs Y, but I don't think Barclays has behaved incorrectly.

## **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 Mrs Y to accept or reject my decision before 19 February 2025.

Elspeth Wood  
**Ombudsman**