

The complaint

Mr J is unhappy with the service provided by Barclays Bank UK PLC trading as Barclaycard when he was looking to raise a chargeback claim, and in subsequent interactions.

What happened

In December 2023 Mr J contacted Barclaycard to raise a dispute about a transaction. Mr J says Barclaycard provided him with conflicting information about the chargeback.

Mr J complained and Barclaycard issued a number of final responses in early 2024. Across these responses Barclaycard acknowledged some customer service failings and credited his account with a total of £150.

Unhappy with Barclaycard's response Mr J referred his complaint to our service for review.

Our investigator reviewed the details and didn't uphold Mr J's complaint. She noted Mr J's concerns about the disputed transaction had been resolved. So, she focused on the level of service Mr J had received when engaging with Barclaycard. She concluded the total award of £150 already paid by Barclaycard was fair in resolution of the complaint.

Barclaycard responded to our investigator's assessment and accepted it; Mr J disagreed. In summary he maintained his arguments that he was given conflicting information about the chargeback claim on multiple occasions; and that Barclaycard didn't provide him with a reasonable level of service. Mr J also set out that he considers the level of award already paid doesn't reasonably reflect the distress and inconvenience he's been put to; and that our service should penalise Barclaycard to act as a call for it to improve its customer service.

Mr J asked for an ombudsman's review, so the complaint's been passed to me to decide.

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.

The information in this case is well known to Mr J and Barclaycard, and I've set out the main crux of Mr J's complaint above; so, I don't intend to repeat it in detail here. While I haven't commented on each of the individual errors Mr J has raised, or all of the information that has been shared during the complaint process, I would like to assure both Mr J and Barclaycard that I've reviewed all of the information and evidence on file, but I've focused my decision on what I consider to be the key points of the complaint. I don't mean to be discourteous by taking this approach, but this simply reflects the informal nature of our service.

I think it would be helpful for me to set out from the beginning that I've reached the same outcome as our investigator, for broadly the same reasons. I appreciate this will be disappointing for Mr J. By reaching this decision I'm in no way doubting his testimony, or downplaying the impact these cumulative errors will have had on him. I've set out my findings below for reaching this decision.

I understand Mr J's claim about the disputed goods has been resolved; as Barclaycard submitted a chargeback claim in January 2024 and the value of the disputed transaction was credited to his account. And in Mr J's correspondence with our investigator, he's made it clear the crux of his claim is about the overall level of service he received from Barclaycard about this event and in further interactions. So, my decision here focuses on the level of service Mr J received from Barclaycard, and whether the redress it has already paid is fair in resolution of his complaint.

Mr J has said Barclaycard made at least 12 errors in its dealings with him; and that given this high number he can't agree this level of service is reasonable. Mr J has also alleged Barclaycard haven't been honest with him in relation to the conflicting information he received in January 2024 relating to the chargeback claim, and the subsequent action that he considers Barclaycard then took.

Mr J has concerns that other Barclaycard customers are being inconvenienced in a similar manner, and is looking to our service to penalise it in the hope it leads to it looking to improve its customer service.

I would set out to Mr J that our service considers each case on an individual basis. So, in my decision I am solely reviewing the details relevant to his complaint. I would also echo our investigator's comments that our service's role isn't to punish or penalise financial businesses; but to put a customer back in the position they would be in, as best as reasonably possible, had any error(s) not occurred. The role of regulation is that of the Financial Conduct Authority (FCA), and I've seen Mr J has said he will be contacting it after receipt of this final decision.

I don't think there's any doubt Barclaycard hasn't provided Mr J with the level of service he ought reasonably to have expected across a number of interactions; and in any event Barclaycard has acknowledged this in its final responses. It's clear from the evidence presented by both sides that Mr J was provided with conflicting information, and at times incorrect information, relating to details about his chargeback claim; and that he wasn't provided with a reasonable level of service when correspondence went unanswered, and Mr J wasn't provided with information he'd reasonably requested.

Given Barclaycard has acknowledged it should have provided a higher level of service across a number of events, I don't consider it necessary for me to comment on each individual error here. Instead, I've taken them all into account and thought about the overall level of service he received from Barclaycard.

It's clear Mr J needed to contact Barclaycard on a number of occasions setting out the conflicting and incorrect information he was receiving, as well as requesting further information. So, Mr J needed to engage with Barclaycard on a number of occasions to look to resolve multiple errors, and I consider there's no doubt he's been put to a level of distress and inconvenience.

Having thought about the individual circumstances of the case, I consider the total payment of £150 that Barclaycard has already paid to be reasonable in resolution of this complaint.

I say this because when thinking about awards for distress and inconvenience I must take into consideration that it isn't unreasonable to expect some level of frustration or annoyance when dealing with a financial business, especially when things go wrong. And although Barclaycard made a number of errors as set out above, individually these were generally across a relatively short period of time, and it did ultimately correct the position and acknowledged the service failings of its representatives within reasonable periods of time. In

fact, Mr J has acknowledged himself that Barclaycard was generally reasonably quick to acknowledge its errors and failings and set things straight, but that it's the volume of errors that concerns him.

But although there were a large number of errors made, this were each dealt with in relatively quick succession, and I consider the cumulative impact of these errors was mitigated by Barclaycard's resolution and final responses which were provided within reasonable periods of time. Within its multiple responses Barclaycard acknowledged its errors where I consider it ought reasonably to have, and provided Mr J with what I consider is a reasonable level of compensation at each event to reflect the distress and inconvenience caused.

Based on our service's approach to non-financial awards of this nature, I consider the total payment of £150 that Barclaycard has already made reasonably reflects its errors, and fairly compensates Mr J for the distress and inconvenience caused. So, it therefore follows I don't consider further compensation is warranted.

My final decision

My final decision is that I'm not directing Barclays Bank UK PLC trading as Barclaycard to take any further action in resolution of Mr J's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr J to accept or reject my decision before 23 May 2025.

Richard Turner
Ombudsman