

The complaint

Mr E complains about Barclays Bank UK PLC's response to a dispute he raised about a payment he made with his debit card.

What happened

In January 2022 Mr E signed up to a friendship app with a company I'll call T. He paid around £100 with his Barclays debit card for one year's access to its platinum service which provided a better range of features.

Mr E said the service stopped working around two months later. He said he tried to resolve things with T but couldn't get a refund.

Mr E said he asked Barclays to help him around May 2022 and submitted an online dispute form. Having not heard anything for a few months Mr E chased Barclays for a response.

Barclays told Mr E that it had no record of the dispute and asked him to submit it again.

It later turned out that for the particular kind of account Mr E used to pay for the service, disputes could not be logged via its usual online form and would need to be referred to a specific team.

Mr E complained to Barclays as he was unhappy with the time it was taking to look into his dispute.

In response to Mr E's complaint Barclays said it had told Mr E that he needed to relog his complaint with a different department and had found no evidence of any poor service.

Dissatisfied Mr E referred his complaint to this service.

I issued a provisional decision earlier in July 2024 explaining in summary:

- Mr E paid for the service with his debit card so the chargeback scheme was relevant.
- Although Barclays didn't raise a chargeback, it appeared on the available evidence that one would have been destined to fail as there was little to support a claim the service he paid for was terminated without valid reason.
- Barclays handled Mr E's request poorly as it should have passed his dispute to the correct department when he raised it and it appeared Barclays never actually gave him an answer in respect of his refund.
- This caused Mr E a moderate amount of distress and inconvenience. I assessed compensation for this at £100.

Barclays agreed with my provisional decision.

Mr E said he didn't fully agree with my assessment of compensation for distress and inconvenience given how long Barclays had his claim but said it's "ok".

The complaint has been passed back to me 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.

Seeing as neither party has fundamentally disagreed with my provisional decision, I see no reason to change it.

I have considered Mr E's comments about the time it took to address his request for a refund, and I do agree that it was far too long. When considering appropriate compensation, I weighed up a number of things such as the time Mr E said he spent chasing things up, the value of the transaction and the fact the claim Mr E was pursuing did not appear to have any prospect of success on the evidence he provided. I still find the compensation I am awarding reflects all of these things.

My final decision

For the reasons I have explained, I uphold Mr E's complaint in part. To put things right Barclays Bank UK PLC must pay Mr E £100 compensation for distress and inconvenience.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr E to accept or reject my decision before 19 August 2024.

Michael Ball
Ombudsman