

The complaint

Mr L has complained about how Barclays Bank UK PLC handled his claim about a disputed transaction.

What happened

Mr L was charged £850 by a third party airline, which was taken from his Barclays account. He's explained he didn't recognise the charge. He raised this with Barclays on 25 August 2023, but unfortunately, the timeframe then ran out for a chargeback to be raised. Barclays did apologise for its handling of the matter, and paid Mr L £200 compensation in recognition of this.

Mr L was unhappy with this, and brought his complaint to our service. He said that the timescale for a chargeback had only been missed because of Barclays' errors.

One of our investigators looked at what had happened. She felt that Barclays should have asked Mr L for more information about his disputed charge. And, if it had, a chargeback could have been requested in time.

Accordingly, she thought about what may have been the outcome, in likelihood, had Barclays raised a chargeback in time. So, she looked at what had happened regarding the disputed transaction.

She could see that the issues appeared to stem from a specific flight where Mr L and his wife weren't allowed to board, because of issues surrounding a PCR test. So, it seems a new flight was booked for them, at the cost of £850. Our investigator also spoke to the airline. It explained that the charge was a combination of a 'no show', and changing the date of the flight. It also said this would have been done on the phone, and Mr L would've had given authorisation for this payment. This appeared to tally with Mr L's own testimony.

On this basis, our investigator thought that the chargeback would almost certainly have been defended. And, such that Barclays would have been fair in not taking it further.

Mr L disagreed, so the 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'm not upholding it. I have considerable sympathy for Mr L (and his wife, who was also affected by this), but I'm satisfied that a chargeback would have likely been unsuccessful. Should Barclays have attempted one? Quite possibly, yes, and it's a shame that didn't happen. But I can see it has paid £200 compensation for poor customer service. But, I don't think it should be held responsible for paying a chargeback amount that would unlikely have been successful.

Mr L's other issues relate to third parties' customer service, which are outside the scope of a

chargeback, so I have not considered them here.

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 Mr L to accept or reject my decision before 23 April 2025.

Elsbeth Wood
Ombudsman