

The complaint

Mr B complains that Barclays Bank UK Plc trading as Barclaycard (“Barclaycard”) collected a payment of £3601.41 twice, leaving him in an overdrawn position without access to money for five days.

What happened

In early March 2024, Mr B called Barclaycard to pay the balance on his credit card. This was for £3601.41. Prior to the call, he’d attempted to make payment on the app but it hadn’t worked. The advisor tried to process the payment over the phone but it was declined.

After a chat with the advisor, they found out the post code held on file for Mr B didn’t match the one linked to the card he was trying to pay with. Mr B provided Barclaycard the correct post code, and the payment was processed.

Later the same day, Mr B contacted Barclaycard because the payment was showing in his current account as being taken twice – leaving him overdrawn and without access to any funds. He was advised that only one payment had been received by Barclaycard, so he’d need to contact his current account provider.

Following a conversation with his current account provider, Mr B got in touch with Barclaycard again. He was told that his current account provider couldn’t take any action ‘because of Visa’, and it was Barclaycard who needed to reverse the payment. Barclaycard insisted there was nothing they could do as they’d only received one payment.

Eventually, on 11 March 2024, the payment was released into Mr B’s current account. Mr B complains this caused him sleepless nights, a loss of appetite and stress. He said he was trying to work and look after his daughter and was unable to make payment for works carried out on his roof. He said the advisor he spoke with was rude and argumentative when he needed help.

Having reviewed his complaint, Barclaycard issued their final response letter on 14 March 2024. They said there was no bank error as they only processed one payment, however they accept Mr B was promised a call back which he never received and apologised for this.

Mr B was unhappy with this response so asked our service to look into things. An Investigator issued their opinion. They said Barclaycard could’ve managed Mr B’s expectations better, and so awarded £60 in compensation. Mr B accepted the offer, but Barclaycard didn’t agree. They said they weren’t at fault. Because an agreement couldn’t be reached, the complaint was passed to me to decide. I previously issued a provisional decision that said:

“I’ve considered all the available evidence and arguments to decide what’s fair and reasonable in the circumstances of this complaint.”

I’d like to start by acknowledging the difficult time Mr B had during this stage – I appreciate it must have been very worrying and stressful, particularly because he was left without access

to money.

However, I need to consider whether Barclaycard did anything to act unfairly towards Mr B. And I'm currently minded to say Barclaycard treated Mr B fairly and didn't do anything wrong.

Mr B asked Barclaycard to process the payment. Because the details he'd provided them with didn't match those linked with the card he was trying to use to make payment, the transaction was declined. Processes such as this are in place to protect Mr B from fraud or unauthorised use of his card. If information doesn't match, it's correct that the transaction isn't processed. So I can't say Barclaycard did anything wrong here.

I note that Mr B said during the call where he made the payments that he thought he'd already updated his address with Barclaycard. I believe it is important to understand what happened here when considering the case, because if he had, and it hadn't been updated correctly, I'd be more inclined to say Barclaycard needed to take some responsibility for what's gone wrong. So I asked Barclaycard for all address update records and movements within the app to see if Mr B had in fact tried to update the address. There's no record of any phone conversation regarding updating an address, and the only contact information changed via the app was a mobile number. So, I don't think Mr B attempted to change his address details with Barclaycard. It follows that I can't find that the first payment attempt failed because of something Barclaycard had done wrong.

Generally, when a payment is initiated, a current account provider will be made aware of the transaction and it will then place a hold on the funds for the amount requested – making it a 'pending' transaction. Most current account terms and conditions do specify that 'pending' transactions can take several days to go through, and they may impact the 'available balance' within the account. Based on this, and without evidence to the contrary, I'm not persuaded Barclaycard has done anything wrong here.

Between Barclaycard and Mr B, they found out the post code provided was incorrect. After correctly inputting it, the transaction went through as requested. Mr B was able to successfully clear the balance on his credit card, which is what he wanted Barclaycard to do, so again I'm not minded to say they've acted unfairly here.

Having listened to the phone calls, I don't think Barclaycard provided Mr B with any incorrect advice and the advisors on the calls were patient and conducted themselves in a way I would expect. I appreciate Mr B was promised a call back which wasn't received, but Barclaycard have apologised for this, and I'm minded to say this is sufficient to resolve the complaint.

Having reviewed all the available evidence, I'm currently of the opinion that Barclaycard have treated Mr B fairly, and there wasn't anything further they could've done to give Mr B access to the money in his current account. Therefore, I'm not recommending Barclaycard do anything further currently. I know this is likely to come as a disappointment for Mr B, but based on what I've seen I can't say any action Barclaycard took contributed to the stressful time Mr B experienced."

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.

Barclaycard responded to the provisional decision to say they accept. Mr B hasn't responded confirming whether or not he accepts what was said. So I've assumed he has nothing further to add.

Given that both parties haven't provided any new information to this service, I see no reason to depart from the findings I reached in my provisional decision.

It follows that I'm not upholding Mr B's complaint and I can't say Barclaycard contributed to the stress caused to Mr B during this situation.

My final decision

It's my decision that I'm not upholding Mr B's complaint against Barclays Bank UK Plc trading as Barclaycard ("Barclaycard").

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 11 December 2024.

Meg Raymond
Ombudsman