

The complaint

Mr M has complained about the way Barclays Bank UK PLC handled a chargeback request.

What happened

In July 2022, Mr M called Barclays. He wanted to raise chargebacks for a series of transactions where he says the goods were not received.

There was a system error, meaning the agent was unable to raise the chargebacks. They directed Mr M to branch.

In September 2022, Mr M visited a branch and raised the chargeback claim. But due to the time that had passed, it was now too late to raise chargebacks for some of the older payments. Barclays did raise claims for payments which were still in time.

Mr M complained. Barclays explained that it really was too late to raise chargebacks on the older transactions. They paid him £100 compensation for the poor service given on the call and the inconvenience caused. Mr M came to our service.

Our Investigator looked into things independently and found that Barclays had already resolved things fairly. Mr M didn't agree, 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.

I will clarify that in this particular case, I'm only considering the issue of these attempted chargebacks.

I'll also explain a bit about chargebacks. Chargebacks are voluntary, so Barclays didn't strictly have to raise claims – though it's generally good practice to try a chargeback when one is likely to succeed. Chargeback claims have to follow the rules set by the card scheme. And those rules are quite specific. For example, chargebacks have to be raised within strict timescales. If a transaction is too old, it's not possible to go through with a chargeback.

Here, by the time Mr M visited the branch in September 2022, I'm afraid it really was too late to raise chargebacks for the older transactions.

I do appreciate that may feel frustrating for Mr M, as he tried to raise the chargebacks in July 2022. I've listened to the call involved. There was a system error which meant the agent was unable to do this for Mr M. The agent advised Mr M to go into a branch as soon as he could – specifically, “now” or “first thing” – to raise the disputes. The agent gave this advice clearly and more than once, Mr M appeared to understand it, and Mr M did not raise an objection to going into branch on that call.

There was no call back promised or agreed during that call. The agent was clear that Mr M should go to a branch. Then according to the relevant logs, Mr M did not contact Barclays about those chargebacks again until his branch visit in September 2022. And as set out above, by that point it was too late to raise chargebacks on the older payments.

So from what I can see, Mr M was advised to go to a branch imminently. But following this, because of the time it took for Mr M to raise this in branch, I'm afraid it became too late to raise chargebacks on the older transactions. In these circumstances, I don't think I can fairly hold Barclays liable for that delay.

With that said, Barclays accept that they could've handled that call better in terms of their customer service. And they accept that their system caused Mr M some inconvenience. When a business gets something wrong, we often tell them to pay compensation, to acknowledge their error and the impact it had. In terms of the amounts, it's worth keeping in mind that we're an informal dispute resolution service. We're not the regulator, so we're not here to issue fines or to punish businesses. Here, it looks like Barclays caused Mr M some frustration which went beyond what one might reasonably expect from day-to-day life. So taking into account the impact of Barclays' error, alongside our guidelines for compensation, I find that the £100 they paid Mr M was fair to put that right.

My final decision

For the reasons I've explained, I find that Barclays Bank UK PLC have already resolved things in a fair way. I don't make any further award.

This final decision marks the end of our service's consideration of the case.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 20 January 2025.

Adam Charles
Ombudsman