

The complaint

Mr P complains that Barclays Bank UK PLC (Barclays) sent him an alert to tell him a payment was required when it wasn't.

What happened

Mr P set up a direct debit on his credit card account in October 2024. He'd previously cleared the balance on the account. Barclays sent him an alert before the next payment was taken. The alert told Mr P that he needed to make a payment to his account.

Mr P says that alert made him anxious. He was concerned there'd been fraud on his account and it took a time to get through to Barclays to discuss and clarify the issue.

Barclays explained that they were obligated to provide such automated alerts to ensure that consumers knew that the direct debit would not cover payments that were due before they were established. They offered Mr P £50 in compensation as they didn't get back to him within the three days they had specified.

When Mr P referred his complaint to this service, our investigator didn't think Barclays had been unreasonable. Mr P was disappointed and has asked for a decision by an ombudsman.

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 know it will disappoint Mr P, but I'm not upholding this complaint. I'll explain why.

Where the information I've got is incomplete, unclear, or contradictory, as some of it is here, I have to base my decision on the balance of probabilities.

I've read and considered the whole file, but I'll concentrate my comments on what I think is relevant. If I don't comment on any specific point, it's not because I've failed to take it on board and think about it but because I don't think I need to comment on it in order to reach what I think is the right outcome.

Barclays have a responsibility to ensure consumers understand that if a direct debit won't cover the current month's payment, they will need to make additional arrangements. Not to do so would risk consumers challenging the transparency of their communication if they incurred charges because they didn't understand that issue.

I don't think they were wrong to, therefore, send an alert to Mr P. Barclays have explained that the alert was automated so I can understand that although there was nothing further to pay here, the alert would have been triggered as the direct debit was set up mid-month.

I can't see that Mr P was financially disadvantaged, and it seems that Barclays were able to clarify matters in relatively quick time. They paid Mr P £50 for the slight delay in getting back to him, but they did respond to his subsequent complaint in good time. I think the

compensation offered is reasonable and, overall, I'm not asking Barclays to take any further action.

My final decision

For the reasons I've given above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 19 February 2025.

Phillip McMahon
Ombudsman