

The complaint

Mr N complains that Barclays Bank UK PLC failed to pursue a chargeback correctly.

What happened

On 2 June 2024 Mr N purchased goods using an intermediary (“P”) costing £480 and paid using his Barclays current account. He did not receive the goods and the seller blocked him. He contacted Barclays using its online system and it raised a chargeback. P responded and Barclays wrote to Mr N on 7 July asking for more information to enable it to pursue the matter. He was given a 7-day deadline and Barclays says it did not receive a reply until 8 August, by which time the claim was closed. The temporary credit was removed on 16 August.

Mr N has said that he sent the information on 8 August and when he didn’t hear from the bank he called it some 30 days later. He encountered some difficulties when speaking with the bank’s call handlers and on one occasion was cut off. Barclays apologised and offered him £50 compensation, but did not uphold his complaint that the chargeback had not been handled correctly.

Mr N brought a complaint to this service where it was considered by one of our investigators who didn’t recommend it be upheld. He said that Barclays was unable to pursue the chargeback without further information from Mr N. Mr N replied and said he had health issues which had made the process difficult for him. However, he had replied to Barclays on 7 June. Our investigator gave the matter further consideration and obtained more information from Barclays. He also listened to a call made by Mr N on 16 August when he made his complaint to Barclays. Our investigator noted Mr N did not refer to any email he had sent to the bank during this call.

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 appreciate the dispute has had an impact on Mr N’s mental health and I acknowledge this will have been a challenging time for him. I have every sympathy with Mr N, but I do not consider I can uphold his complaint. I will explain why.

Firstly, I must make it clear I am only dealing with the complaint about how Barclays handled Mr N’s claim. I am not addressing how P or the seller acted.

I would like to explain how the chargeback system works. Chargeback allows for a refund to be made of money paid with a credit or debit card in certain scenarios, such as when goods have been paid for and not received. A consumer cannot insist on their card company attempting a chargeback, but I would expect it to attempt one, as a matter of good practice, if there was a reasonable prospect of succeeding and to do so would be compliant with the rules of the card scheme to which the card belongs in this case Visa.

The rules by which Barclays must operate when making a chargeback are made by Visa and the bank relies on the information provided by the customer when making a chargeback request. It is also required to meet certain deadlines.

When Barclays was first contacted by Mr N it took the information he provided and made the chargeback. This is what I would expect it to do. The merchant then challenged the chargeback as it was entitled to do. For Barclays to take the chargeback further it needed more information from Mr N and it needed this by a certain date.

Barclays wrote to Mr N on 4 July 2024 to ask for the following:

- “What did you order and what did you actually received?
- Let us know what was damaged/defective
- A copy of the courier receipt or any voucher that shows that the goods have been returned to the Company, or an
- explanation as to how you have attempted to send the goods back
- Confirmation of the date the good(s)/service(s) were to be received or event attended
- A copy of the order invoice. any booking documentation or transaction receipt
- An explanation of your attempts to resolve your dispute with the Company/Liquidators
- The date in which you received the good(s)/service(s).”

It went on to say that “We need this information within 7 days from the date of the letter so we can carry on with your dispute.”

Mr N uses the bank’s online banking system and I note he logged on some 15 times in the seven-day period beginning 4 July. The letter was placed online by Barclays as well as being sent by post and so it is reasonable to conclude that he would have had every opportunity to see it.

I recognise Mr N has said he did respond, but he did so in early August and this was too late to allow Barclays to pursue the chargeback further.

Quite simply Barclays did what it could with the information it held and regrettably this did not prove to be successful. It acted on behalf of Mr N, but it does not decide the outcome of any chargeback. As such I cannot say that it did anything wrong in its handling of the matter.

I have noted Mr N had some difficulties in his calls with the bank and it has apologised and paid him £50 compensation. I think this is fair and reasonable.

My final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I’m required to ask Mr N to accept or reject my decision before 13 August 2025.

Ivor Graham
Ombudsman