

The complaint

Mr M complains Barclays Bank UK PLC hasn't refunded £4,000 it said it would.

What happened

Mr M has a current account with Barclays.

Barclays says Mr M called on 4 December 2024 to report the fact that his card details had been stolen and used to carry out four transactions totalling £326.80. Barclays says it applied a temporary refund of £326.80 to Mr M's account whilst it investigated what had happened. Having completed its investigation, Barclays wrote to Mr M to say that it was upholding his claim, that he could keep the temporary refund of £326.80 already paid into his account and that it was going to refund him £4,047.00.

Mr M subsequently called Barclays to say that he'd not received the £4,047.00 refund promised in its letter. Barclays looked into this and said that the agent dealing with the fraud claim had made an error when sending the letter in question out – they'd added the last four digits of Mr M's card to the wrong field causing the error – so Barclays wouldn't be refunding him an additional £4,047.00. Barclays apologised for the error and offered £50 for the distress and inconvenience caused which it paid into Mr M's account.

Mr M was unhappy with Barclays's response, saying it had told him in "black and white" on "headed paper" that he'd be receiving an additional £4,407.00. He said Barclays can't say one thing and then not do it. So, he complained to our service.

One of our investigators looked into Mr M's complaint and said that there was no dispute that Barclays had made an error but telling Barclays to refund £4,047.00 that was clearly a mistake and that Mr M hadn't lost wouldn't be fair and reasonable. Our investigator accepted that Mr M had been inconvenienced but said that the £50 Barclays had offered and paid was reasonable. So, they didn't recommend upholding Mr M's complaint.

Mr M was unhappy with our investigator's recommendation saying he was going to put the money into his savings to use towards his wedding. He said that saying one thing and doing another isn't fair and the whole matter had done nothing but stress him out and cause endless nights of no sleep. His complaint was referred to an ombudsman for a decision and 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.

Barclays made an obvious mistake when it wrote to Mr M on 23 December 2024 and it has to its credit explained how that mistake occurred – the agent dealing with the fraud claim added the last four digits of Mr M's card which were 4047 to the wrong field when dealing with the claim. This led to the letter being generated that Mr M's complained is based on.

I'm satisfied that it would have been obvious to Mr M that the letter contained a mistake – he'd claimed £326.80, no more, no less. So, whilst I accept that he has a letter on "headed paper" saying in "black and white" that he'd receive a refund of £4,047.00 in addition to the amount he actually claimed, I agree with our investigator that it wouldn't be fair to require Barclays to pay Mr M the £4,047.00 he's asked for as it's not a loss he's made and he would have known this.

I can understand why Mr M complained to Barclays – from what he's said he has a wedding coming up for which an additional £4,000 would no doubt come in handy. That doesn't mean I think that he was right to do so – it seems he said he'd publish the letter on social media if his complaint wasn't resolved. The more important point, however, is that I agree with our investigator that the compensation Barclays offered and has paid is fair given that it would have been obvious to Mr M that this was a mistake. That means I'm not going to ask Barclays to do more, meaning I also won't be upholding this complaint.

My final decision

My final decision is that I'm not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 8 May 2025.

Nicolas Atkinson
Ombudsman