DRN-5703367

The complaint

Mr E complains about the service he received from Barclays Bank UK PLC, trading as Barclaycard, in relation to disputes he raised with them.

What happened

The detailed background to this complaint is well known to both parties. So, I'll only provide a brief overview of some of the key events here.

Mr E says Barclays hung up on him, didn't log call details, didn't log a complaint and didn't process a fraudulent transaction dispute when he asked them to.

Barclays accepted that they could have provided better service, and they paid Mr E £30 because their agent had failed to call him back when their call dropped and later paid him £50 in respect of not progressing his concerns about a fraudulent transaction. Our investigator thought that was fair, but Mr E disagreed. He wanted more compensation and stressed that the two payments were unrelated. He 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 E, but I think Barclays have done enough here. 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 accepted that they could have provided better customer service in relation to the financial services they were providing to Mr E. While I understand that the two payments were made separately, I think they do relate to the issues Mr E has referred to us and that they provide a reasonable level of compensation in respect of the trouble and upset caused. It would have been frustrating for Mr E not to have been called back when his call dropped out and to subsequently discover that no notes had been kept about the call. It would also have been upsetting to discover his concerns were not being acted on and to have to chase that with Barclays. But Barclays did refund the disputed transaction relatively quickly (within weeks) and did recognise their errors and provide what I think is reasonable compensation in relatively quick time. On balance, I think the payments made were fair and 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 E to accept or reject my decision before 28 August 2025.

Phillip McMahon
Ombudsman