

## **The complaint**

Ms F complains Barclays Bank UK PLC trading as Barclaycard didn't do enough to help get a refund for transactions made on her credit card.

## **What happened**

Ms F had a membership with a delivery company I'll call "Y", that in part meant she'd get no delivery charge from certain restaurants or a discount on certain bookings. Ms F paid for these services on her Barclaycard credit card.

Ms F noticed she was being charged fees and raised this with Y, which said not all of its partner restaurants included free delivery, but it would refund the delivery charge for Ms F's most recent order.

Hearing nothing further from Y, Ms F contacted Barclaycard for help in getting a refund for what she considered to be overcharges on transactions in April and May 2024.

Barclaycard considered Ms F's dispute and said it would need evidence Y had agreed to refund the fees, which Ms F said amounted to £89. Ms F says she tried to provide further information to Barclaycard, but it made it difficult to do this.

Having complained to Barclaycard, it paid Ms F £50 compensation to apologise for any inconvenience or frustration caused. Barclaycard also said it needed further information and provided an email address for Ms F to submit this.

Unhappy with Barclaycard's handling of her dispute, Ms F referred her concerns to our Service.

One of our Investigator's looked into what happened and thought Barclaycard had acted reasonably. She said it had asked Ms F for further information about her dispute with Y, but hadn't received this, so was reasonable in not proceeding with the chargeback. Our Investigator said concerns about the credit card falling into arrears and later being sold to a third party weren't part of the original complaint to our Service, so weren't something she could comment on in this complaint.

Ms F disagreed with our Investigators conclusions. She said key information had been overlooked, such as the fact that she provided further information to Barclaycard.

## **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.

Firstly, it's important that I set out the scope of my decision, as I understand Ms F has raised further concerns about the actions of Barclaycard, such as charges being applied to her card, it's decision to terminate the credit card agreement and then sell the outstanding balance to a third party.

While I appreciate Ms F says these issues stem from the problems she's encountered in trying to raise a chargeback against Y, as our Investigator explained these are separate complaints and my understanding is these haven't been raised as a complaint to Barclaycard. Therefore, in the first instance these would need to be raised as a complaint with Barclaycard.

As a result, my decision will focus on whether I think Barclaycard did anything wrong in relation to how it handled Ms F's request for help in getting a refund from Y.

I've reviewed Ms F's credit card statement and due to the value of the transactions in dispute, this meant the only realistic option available to Barclaycard to help get Ms F's money back was to engage with a process known as chargeback.

The chargeback process provides a way for a card issuer (Barclaycard) to ask for a payment its customer made to be refunded by the merchant (Y) in certain circumstances. The process is subject to rules made by the relevant card scheme. It's not a requirement that a card issuer must raise a chargeback every time it's asked to, but where the evidence supports a dispute against the scheme rules, I'd expect the card issuer to attempt a chargeback to support its customer. The chargeback process is not a guaranteed way of getting money back.

Although Ms F sent Barclaycard details of her dispute, it didn't raise a chargeback as it said it required further information, so I've reviewed whether Barclaycard was reasonable in the actions it took.

Ms F's dispute relates to over 40 transactions to Y in April and May 2024, which she says total £650. Of this, Ms F says Y overcharged her £89, which is the refund she's then requested. Having received details of Ms F's dispute, Barclaycard said it needed further information, before it could consider raising a chargeback.

Barclaycard asked Ms F to provide confirmation from Y that it had agreed a refund was due, which I think was reasonable as although Ms F had submitted an email from Y saying it would provide a refund, this was for only one transaction rather than all the ones Ms F disputed and Y hadn't agreed it made an error, rather said it was providing the refund as a one off. So, at this stage, beyond Ms F's testimony, Barclaycard didn't have any evidence Ms F had been incorrectly charged, or that a refund was due.

Following this, Ms F complained and spoke with a member of the complaints team on 12 July, who explained they needed further information and said they'd let Ms F know the correct email address she could send further information to. I can see Barclaycard sent a letter the same day, detailing the email address for Ms F to submit further information. It would appear Ms F didn't receive this letter although I'm satisfied Barclaycard has been able to evidence it was sent to the correct address for Ms F.

While I appreciate it may have been disappointing for Ms F not to receive a copy of this letter, I haven't found that Barclaycard did something wrong. It sent Ms F the details on how to submit further information about her chargeback and having not received anything further, wasn't in a position to consider Ms F's dispute further.

I note that there is usually a time limit in raising a chargeback, on the basis of Ms F's dispute this would be 120 days from the date of the transactions, so I appreciate it now won't be possible for Ms F to pursue a refund any further through the chargeback process as the time to do so has passed. As I haven't found Barclaycard made an error in its handling of the

dispute, I won't be asking that it compensate Ms F the value of the amount she was disputing.

In responding to Ms F's complaint, Barclaycard paid £50 for this and other concerns she'd raised in relation to her credit card account. In the circumstances, I think this is reasonable, so won't be asking it to pay anything further.

In conclusion, while I appreciate this answer will likely come as disappointment to Ms F, I haven't found Barclaycard acted unreasonably in its handling of Ms F's request for a refund. Barclaycard required further information before it could decide whether it could raise a chargeback and without this information, I think was reasonable not to take the dispute any further. As a result, I won't be asking Barclaycard to do anything further in relation to this complaint.

### **My final decision**

For the reasons set out above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms F to accept or reject my decision before 1 September 2025.

Christopher Convery  
**Ombudsman**