The complaint

Mrs S complains how Barclays Bank UK Plc trading as Barclaycard recorded a refund for a transaction on her credit card account. Mrs S has also complained about Barclaycard's handling of her data subject access request "DSAR".

What happened

In July 2024, Mrs S purchased an item from a company I'll call "R", paying via her Barclaycard credit card. When the item arrived it was damaged, so Mrs S asked R for a refund, which it agreed to provide on 15 August.

When checking her credit card statement, Mrs S noticed the transaction and refund were showing as having been processed on the same day in July, so queried this with Barclaycard alongside whether R had made errors in how it had acted.

Barclaycard said it wasn't able to address all of Mrs S' concerns and some be better directed towards R. In relation to the refund, Barclaycard said this was showing on Mrs S' statement as the same day as the original transaction as this was how the refund had been processed by R, and it made it easier for customers to identify which transaction refunds applied to.

Mrs S was unhappy with Barclaycard's response so raised a complaint, alongside a DSAR. Barclaycard issued a number of responses to Mrs S's complaint. It reiterated that it wasn't able to address all of Mrs S' complaint points, rather R was better placed to do this. In relation to the refund, it said this had been processed by R, so didn't agree it had done anything wrong.

In response to Mrs S' concerns about the DSAR, Barclaycard acknowledged that there had been some delays in accessing an online version, and that it had sent a copy in the post that hadn't been adjusted to Mrs S' needs but said it had then provided the requested information. To apologise for the inconvenience, Barclaycard paid Mrs S £50 compensation.

Unhappy with Barclaycard's response, Mrs S referred her concerns to our service. I issued a provisional decision on Mrs S' complaint in July 2025, which I've included below:

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

I want to acknowledge I've summarised the events of the complaint. I don't intend any discourtesy by this – it just reflects the informal nature of our service. I'm required to decide matters quickly and with minimum formality. But I want to assure Mrs S and Barclaycard that I've reviewed everything on file. And if I don't comment on something, it's not because I haven't considered it. It's because I've concentrated on what I think are the key issues. Our powers allow me to do this.

Refund from R

I've started by reviewing Mrs S' concerns about the refund from R. The transaction was processed on 30 July 2024, and I understand a refund was agreed and issued on 15 August 2024.

On Mrs S' August 2024 credit card statement, it shows the debit and credit of the transaction against the date 30 July. So, I can appreciate why Mrs S may have had cause to question this, as R didn't agree to a refund until 15 August.

In Barclaycard's response to Mrs S' complaint dated 12 November 2024; it gave an explanation for this. It said the refund was processed by R, rather than Barclaycard requesting a refund, so it didn't have control over how this was actioned. Barclaycard said if R had processed it as a refund, then this would show on Mrs S' statement as the date Barclaycard received the funds from R. Alternatively Barclaycard said if R processed the refund as a payment reversal it would appear on the statement quoting the date of the original transaction.

I haven't seen any correspondence from R setting out how it refunded the transaction to Mrs S, but from the explanation provided by Barclaycard, it appears likely it was processed as a payment reversal.

I note this doesn't provide absolute clarity on why the refund shows as the same day as the original transaction, but in considering whether Barclaycard has done something wrong I don't think it has. The credit card statement confirms Mrs S received a refund for the transaction and Barclaycard has given an explanation for why the credit shows the way it does.

Mrs S has also raised concerns Barclaycard didn't issue a final response to her complaint and failed to address a number of her concerns. In reviewing the evidence available, I can see Barclaycard issued a number of final responses in relation to the refund and her DSAR, so while I appreciate Mrs S may not have been happy with the responses she received, I can confirm it issued responses to her concerns.

When complaining to Barclaycard about the refund from R, Mrs S raised a number of concerns which it didn't address, saying R was better placed to respond to these. I appreciate this is unlikely to be the response Mrs S was hoping for, but I haven't found Barclaycard was unreasonable in responding in this way.

The questions Mrs S asked Barclaycard to address related to her contract with R, and R's decision to outsource certain provisions to a third party. Mrs S has said Barclaycard should have addressed these points due to the protection on her credit card, but I think it was reasonable not to do this. This is because the refund was issued by R, rather than Barclaycard being asked for help to achieve a refund through mechanisms such as a chargeback or Section 75 claim. As a result, it wasn't necessary for Barclaycard to investigate the goods purchased in the transaction.

Data subject access request

Moving then to the DSAR, as our Investigator explained, it isn't for our service to determine whether Barclaycard has breached data protection laws, rather this would be for the Information Commissioner's Office "ICO", which I understand Mrs S has also contacted. Rather I can consider whether the service Barclaycard provided met the standards expected.

The DSAR was in relation to the refund from R and all information Barclaycard held in about this. Mrs S says Barclaycard didn't include a copy of her credit card statement for February 2024, however as this was a number of months before the transaction with R and Mrs S has *confirmed she had access to a copy of this statement, I haven't found Barclaycard caused detriment here.*

Mrs S also raised concerns Barclaycard failed to provide the DSAR within the set time limits.

Barclaycard received Mrs S' request on 25 October and issued its response on 25 November, which Mrs S received the following day, so I think it issued a report within the expected timeframe.

Having received the postal copy, Mrs S wasn't able to read it, so asked that Barclaycard made reasonable adjustments and re-send this. Barclaycard reissued the DSAR on 23 December, however, hadn't made the necessary adjustments. It then re-sent the DSAR with the necessary adjustments on 9 January.

Mrs S also requested a copy of the DSAR digitally which Barclaycard uploaded to its systems, sending an access code in the post. It appears Mrs S didn't receive a copy of the code, and while Barclaycard has shown this was sent, I understand it would have been frustrating for Mrs S, not to receive this when expected. Barclaycard then sent an access code in February 2025, and while I'm pleased to know Mrs S was then able to access the digital copy it's disappointing this didn't happen sooner.

Having received the DSAR, Mrs S has also raised concerns about the information Barclaycard has and hasn't disclosed. I understand Mrs S has also raised these concerns with the ICO. As it's the role of the ICO to consider whether Barclaycard has met its obligations in the provision of information and these concerns have been raised to it, I think it's better placed to comment on these points.

Barclaycard has acknowledged it's handling of Mrs S' DSAR could have been better and paid £50 compensation to apologise for this. In the circumstances, while its disappointing to see it took longer than it should have for Mrs S to receive a copy of the DSAR she could review, I think this is reasonable to acknowledge the delay and the need for Mrs S to follow this up.

Conclusion

In conclusion, I don't intend to uphold this complaint for the reasons explained above.

In relation to the refund from R, I think Barclaycard has given a reasonable response to the questions Mrs S asked. In relation to the provision of the DSAR, this process could have been smoother, and I think Barclaycard's compensation of £50 is reasonable, so I won't be asking it to pay anything further.

Responses to my provisional decision

Barclaycard didn't provide any further comments following my provisional decision.

Mrs S responded to say she disagreed with my findings and provided further comments, which I've summarised below:

- *Refund from R*
    - *Key information is missing.*
    - *The ombudsman has made findings on assumption rather than fact.*
    - *Barclaycard's final responses weren't adequate and failed to address the substance of her complaint.*

  - *Barclaycard's failure to investigate the transaction means it hasn't met its responsibilities.*
- *Data Subject Access Request*
  - *Information was missing and redacted.*
  - *Barclaycard delayed the provision of the DSAR.*
  - *The failure of provide an electronic version was a breach of regulation.*
- *Investigator bias and procedural failures*
  - *The ombudsman has adopted without scrutiny the flawed reasoning of the Investigator.*

The complaint has therefore been passed back to me, in order to make my final decision.

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.

Having done so, I've reached the same conclusion as set out in my provisional decision, so while I appreciate this answer will come as a disappointment to Mrs S, I won't be asking Barclaycard to do anything further in relation to this complaint.

I've attempted to summarise above the submissions I've received from Mrs S as I want to reassure her I've carefully considered all the points she's made. However, Mrs S has repeated and reiterated a number of points made previously, which I addressed in my provisional decision. So, I don't intend to address the same points again. Instead, I've tried to concisely explain why the additional comments I've received since I issued my provisional decision haven't changed my mind. In doing so, I want to reassure Mrs S, I've reviewed her complaint afresh before making my decision.

In considering Mrs S' complaint, it's for me to determine what information I require to make my decision. So, while I appreciate Mrs S says I should have asked for further data about the refund from R, I haven't found that to be necessary. I'm satisfied this was credited to Mrs S' account and Barclaycard gave a reasonable explanation for why the refund showed on her statement the way it did. Therefore, I haven't found Barclaycard made an error here.

While I appreciate Mrs S was unhappy with Barclaycard's responses to her complaints, I'm satisfied they acknowledged her concerns and the answers it gave were reasonable. Mrs S asked further questions about the transaction and R's actions, and I think Barclaycard was reasonable in directing Mrs S to raise these with R directly, as the nature of the questions meant R is better placed to address these points.

As the refund was processed by R, it therefore wasn't necessary for Barclaycard to review the transaction further. I would also note, as the purchase price of the item Mrs S bought from R was less than £100, it's unlikely Barclaycard would have been liable for the transaction under Section 75 of The Consumer Credit Act 1974 as it is below the financial threshold.

In relation to Mrs S' concerns about Barclaycard's handling of her DSAR, I do agree it made took longer than it should have to provide a copy in an accessible format. It isn't for me to say whether Barclaycards breach data regulations, rather that would be for the ICO to review. Therefore in acknowledging there was a delay, I find Barclaycard's payment of £50 to apologise for this reasonable in the circumstances.

Mrs S has also raised concerns her DSAR is incomplete and doesn't include all the required information. Barclaycard says it's provided everything it holds and has met its obligations.

Firms such as Barclaycard may redact certain records if they aren't relevant to the subject of the request or if the information is commercially sensitive. While I appreciate Mrs S is unhappy about this, I haven't seen anything that causes me to conclude Barclaycard was unreasonable in the information it included in the DSAR.

Conclusion

In conclusion, while I appreciate this won't be the answer Mrs S is hoping for, for the reasons I've set out above, I won't be asking Barclaycard to do anything further in relation to this complaint.

My final decision

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs S to accept or reject my decision before 8 September 2025.

Christopher Convery
Ombudsman