

The complaint

Mrs D complains about the service she received from Barclays Bank UK PLC.

What happened

Mrs D receives notifications in her Barclays App when a payment she has made to a retailer is being refunded i.e. when goods purchased from a retailer are returned. In May 2025, Mrs D received a notification that £22 was being refunded. But when Mrs D logged into the Barclays App the refund wasn't in her account.

Mrs D called Barclays, but she says it couldn't see that a refund had been added to her account. So, she asked to raise a complaint, and she was told she'd receive a call back. But this didn't happen.

Mrs D called Barclays again and the complaint was raised. Barclays offered Mrs D a £25 goodwill compensation payment in recognition of the poor experience she'd had. Mrs D accepted the offer and Barclays credited her account. The complaint was closed.

A few days later, Mrs D received a further notification saying that £18 was being credited to her account from another retailer. But upon checking the Barclays App the payment wasn't in her account. So, Mrs D called Barclays again, and the original complaint was reopened.

During this call Barclays explained that it can take up to 48 hours from receipt of the notification for the funds to be credited to her account. But it acknowledged this could be confusing and it apologised for the poor service, and it offered to increase the original compensation payment from £25 to £50. A further £25 was credited to Mrs D's account.

Mrs D contacted Barclays again as she felt the Barclays adviser had agreed to pay an additional £50. Barclays explained that it had offered to pay Mrs D two compensation payments of £25 (£50 in total). Mrs D didn't accept this outcome, so she referred her complaint to this service.

One of our investigators looked into it. But she didn't uphold Mrs D's complaint. She acknowledged that Barclays could have explained sooner that payments can take up to 48 hours to credit her account following a refund notification. But she felt £50 (total) was fair compensation. She added that having listened to the call between Barclays and Mrs D, she was satisfied that Barclays had offered to increase the compensation payment from £25 to £50 – rather than offer an additional £50.

Mrs D didn't accept this as she says she was told that Barclays would be paying £50 into her account. The investigator acknowledged that at the end of the call Barclays did say £50 would be paid into her account, but she thought Barclays was referring to £50 in total as she thought Barclays had made it clear earlier in the call that the additional payment was an extra £25 (£50 total).

The investigator maintained that she thought £50 compensation overall was fair.

As agreement wasn't reached, Mrs D's complaint has been passed to me to decide.

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 overall conclusion as the investigator. I know Mrs D will be disappointed, so I'll explain why.

I've seen Mrs D's statements, and I can see the refunds she was expecting were correctly applied to her account. But, having reviewed the calls between Mrs D and Barclays, it's clear there is confusion about when Mrs D's account will be credited when a refund notification is received.

I agree with the investigator that the timescales for this could have been explained to Mrs D sooner than it was. But Mrs D had to call a few times before this was explained to her. And when she asked for a complaint to be raised, this wasn't followed up as it should have been.

Barclays has apologised for the poor service and paid Mrs D £50 compensation. Overall, I think this fairly reflects the inconvenience Mrs D was caused in having to contact Barclays a few times in a short period of time to resolve her concerns.

I appreciate that there is some misunderstanding around the second compensation payment – Mrs D believed Barclays had offered to pay her an additional £50. And I can see why this happened. At the end of the call, the call handler did say that £50 would be paid to Mrs D's account.

But I've also seen that earlier in the call Barclays told Mrs D that it would pay her an additional £25 – making the overall compensation £50. So, I'm persuaded Mrs D should have reasonably been aware that the call handler had offered an additional £25 and that £50 in total was being paid to her.

I understand that it's Mrs D's expectation that the staff member she spoke to should be punished. But our role is not to fine or punish a business (or its individual staff members). Our role is to decide if a compensation award fairly and reasonably compensates the consumer for any financial loss and/or material distress and inconvenience caused by a mistake having been made or poor service being received.

Overall, I'm satisfied that £50 (total) compensation already paid by Barclays is fair in the circumstances of this complaint.

So, I won't be telling Barclays to take any further action in respect of this matter.

My final decision

For the reasons given above, I do not uphold this complaint – in the sense that fair compensation has already been paid.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs D to accept or reject my decision before 7 October 2025.

Sandra Greene
Ombudsman