

The complaint

Mrs T complains that a pending transaction remained on her bank account with Barclays Bank UK PLC for over a week

What happened

On 23 July 2025, Mrs T used her Barclays debit card to buy some petrol. The pump she used was faulty and her card was returned. But a pending transaction of £99 was applied to Mrs T's bank account, preventing her from spending that amount. She said it was not removed until 31 July 2025.

Mrs T complains that it is unfair to deprive her of her money for that long. She wants this practice to be investigated and for an explanation why it is fair.

The investigator did not think the complaint should be upheld.

Mrs T did not accept what the investigator said. In summary, she said she'd been told that the blame for what happened was the retailer or the card issuer, but we'd only looked at Barclays. She thinks the process for pre-authorising card transactions is unfairly disadvantaging honest customers. Mrs T said there is something fundamentally wrong with the system and we should remedy that.

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 understand why Mrs T is unhappy with what happened. I can see why it might have caused some difficulty not being able to access the pending amount during the time in question.

Under our rules, I can only consider a complaint about Barclays in respect of this individual complaint. I can't consider a complaint about the retailer or card issuer as the events here did not arise out of a relationship that Mrs T had with any of those businesses that is covered by our rules.

Further, my role is to resolve individual disputes quickly and informally. It is not for me to decide if the rules of the scheme that covered the transaction or the wider system are fair. I am only deciding if Barclays acted fairly and reasonably in the individual circumstances of this complaint.

Barclays has given us evidence that when Mrs T made the aborted purchase the merchant applied a pre-authorisation amount of £99 in line with the card issuers rules. That amount remained pending until the merchant either processed or reversed the transaction, or the applicable time limits expired. As far as I can see there have not been any errors by Barclays in respect of the transaction. There was nothing else it could do to remove the pre-authorisation amount.

While I am sorry to hear about the impact this matter has had on Mrs T, I can't see that

Barclays has made a mistake or treated her unfairly. It was merely acting in line with the instruction it received and the relevant card issuer rules. As I have explained, I don't have the power to make the changes to the card issuer's rules or the wider system that Mrs T wants.

My final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs T to accept or reject my decision before 23 December 2025.

Ken Rose
Ombudsman