

The complaint

Miss T complains Barclays Bank UK PLC hasn't given her a refund under the direct debit indemnity scheme despite promising her she'd receive one within three working days several times. She also complains about the way her claim and complaint was handled.

What happened

Miss T has an account with Barclays.

In June 2025 Miss T contacted Barclays to say she'd noticed a direct debit that should have ended in 2021 was still going out of her account. She said she wanted to claim a refund under the direct debit indemnity scheme. Miss T says she was told on several occasions that she'd get a refund within three working days, but she never received a refund. She complained to Barclays saying she wanted £510 plus compensation for distress and inconvenience.

Barclays looked into Miss T's complaint and agreed that she had been given incorrect information on several occasions. Barclays ultimately paid her £100 in compensation for the distress and inconvenience this would have caused. But it didn't agree that it had done anything wrong as far as her claim was concerned saying that it had asked her for additional information and evidence given the time it had taken for her to raise the claim. Miss T was unhappy with Barclays' response and so complained to our service.

One of our investigators looked into Miss T's complaint but didn't recommend it be upheld. Miss T asked for a view from an ombudsman. Her complaint was, as a result, passed to me.

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.

In this case I can see that Miss T was making a claim under the direct debit indemnity scheme in relation to payments that had been going out of her account for almost four years' longer than she said they should have. In such cases we don't think it's unfair or unreasonable of a business to carry out additional checks. I don't, therefore, think that it was unfair or unreasonable of Barclays to ask Miss T to send in additional information. I can see that Miss T had very little additional information she could send in – and that's unfortunate. But given everything I've seen I don't think Barclays acted unfairly or unreasonably when it didn't refund the £510 that Miss T was hoping to receive. I can see, however, that this isn't the only thing that Miss T is complaining about. In fact, her main complaint is that agents promised her on multiple occasions that she would definitely get a refund. So I'm going to consider that now.

Barclays has already accepted that Miss T was given incorrect information on several occasions, and it was right to do so – I can see that she was. I can see, for example, that she was told on several occasions that she'd receive a refund within three days. The remedy for that, however, isn't to require Barclays to provide the refund if a refund isn't appropriate.

The remedy is to compensate Miss T for the distress and inconvenience this caused. In this case I can see that Barclays has already paid £100 in compensation. I think £250 would be a fairer amount, so I'm going to require Barclays to pay Miss T an additional £150.

My final decision

My final decision is that I'm upholding this complaint and require Barclays Bank UK PLC to pay an additional £150 in compensation on top of the £100 it has already paid.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss T to accept or reject my decision before 26 February 2026.

Nicolas Atkinson
Ombudsman