

## The complaint

Mr N complains about how Barclays Bank UK PLC handled his request for help in getting a refund from a retailer.

## What happened

In December 2024, Mr N ordered an appliance online from a retailer. He said the appliance wasn't working properly so he contacted the retailer. After agreeing to let Mr N return the item, the retailer inspected it and said there was no issue with it. The retailer eventually agreed to give Mr N a refund minus a "collection fee". So, Mr N contacted Barclays for help getting a full refund from the retailer in January 2025.

Barclays raised a chargeback for Mr N and gave him a temporary credit for amount paid to the retailer. However, the retailer defended the chargeback on 1 February 2025. The retailer said a refund had been offered to Mr N, minus a £30 collection fee as his item was returned with minor scratches and dents rather than in the condition it had been delivered to him. The retailer said Mr N hadn't accepted its offer.

Barclays wrote to Mr N on 10 February 2025, asking him to respond within seven days or it would not be able to pursue his chargeback further. Mr N says he was travelling during February 2025. As Barclays didn't hear back from him, it closed his claim and removed the temporary credit from his account on 20 March 2025. Later that day, Mr N asked for his claim to be raised again and later complained.

In April 2025, Barclays admitted his chargeback claim "*should not have been raised again as it would have been successful*". To apologise, it paid him £25 compensation. The retailer subsequently told Mr N that his chargeback was successful and he'd receive a refund from his bank. So, Mr N contacted Barclays again. However, he didn't receive a refund and he contacted our service.

After our investigator initially recommended Mr N's complaint be upheld, Barclays explained it only had 30 days from the merchant's defence of 1 February 2025 to proceed with the chargeback. As no further evidence was received from Mr N, it was unable to continue with it. Barclays also told our service it hadn't received a refund from the retailer so it wouldn't provide this to Mr N.

Having considered Barclays' evidence, our investigator thought it had handled Mr N's chargeback claim reasonably. Mr N remained unhappy, so his complaint was referred to me for a 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.

In certain circumstances, chargeback provides a way for Barclays to ask for the payments Mr N made to be refunded. However, a chargeback isn't guaranteed to succeed and doesn't cover every eventuality. Chargebacks are governed by the limitations of the particular card scheme rules.

Mr N says Barclays should provide him with a refund as the retailer had supplied evidence to Mr N to support its belief that his chargeback was successful. However, the evidence from Barclays doesn't support this. On balance, I don't think Barclays made an error in telling Mr N his initial chargeback claim was not successful. I'll explain why.

I've seen evidence to show the merchant defended the chargeback. Under the card scheme rules, which Barclays has no power to change, it had 30 days to obtain further information to support the chargeback claim. Whilst Mr B was travelling, it remains that Barclays didn't receive any further information from Mr N in time to pursue the chargeback further. I note Mr N asked Barclays on the phone why it hadn't emailed him whilst he was away, but Barclays wasn't obliged to correspond with him by email and was entitled to send a letter instead. Overall, I think Barclays handled this chargeback reasonably.

Mr N asked Barclays to look into his chargeback claim again in March 2025. And the retailer then told Mr N it had processed his refund. However, even if the retailer said it had agreed to a refund, it wasn't possible for Barclays to raise a chargeback again. This is because only one chargeback attempt can be made for a transaction. So, after the first chargeback attempt didn't succeed, it wasn't possible to raise a new one even though the retailer had since promised a refund. Barclays says it hadn't received the refund from the retailer and I've seen no evidence to show it's withholding this from Mr N.

From the evidence I've seen, I've not seen that Barclays made any errors in handling his claim other than briefly reopening it in March 2025. However, this didn't make any difference to the outcome of his claim and any inconvenience was short lived. I've listened to Mr N's call with Barclays and I don't agree the staff member he spoke to was unprofessional. I note Mr N says Barclays' branch staff were rude to him, and provided contradictory information, but I'm afraid I don't have persuasive evidence to support this complaint. Overall, I think Barclays' payment of £25 compensation was reasonable in all the circumstances of this complaint.

### **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 Mr N to accept or reject my decision before 13 March 2026.

Victoria Blackwood

**Ombudsman**