

## **The complaint**

Mr K is unhappy with how Barclays Bank UK PLC handled disputes (chargebacks) he raised about transactions made from his Barclays Bank Account.

## **What happened**

Mr K approached Barclays in mid-November 2024 to raise disputes about multiple transactions from his bank account which together totalled £70,000.

When Barclays told Mr K in late December 2024 that a dispute for £3,000 had been unsuccessful, Mr K discovered Barclays had not raised disputes for the remaining transactions totalling £67,000.

Towards the end of December 2024 over the course of a few days, Barclays raised disputes about the remaining transactions.

A little over £40,000 was returned to Mr K in early February 2025, and by 7 March 2025 the remainder of the £67,000 was returned as well. But Barclays maintained that the £3,000 dispute had been unsuccessful due to Mr K not returning evidence when asked in order for Barclays to continue with the dispute.

Barclays did not accept they had done anything wrong in their handling of the chargeback dispute for £3,000, but acknowledged shortcomings in their customer service and paid Mr K £150 in recognition of this. Mr K did not accept this as a resolution.

Our Investigator reviewed the matter and upheld the complaint as they noted Mr K had submitted his evidence in time (although without a reference number) and the other disputes had been successful. The Investigator proposed Barclays settle the matter as if the dispute had concluded in Mr K's favour, and that Barclays increase the distress and inconvenience payment to Mr K by £100, making it a total of £250.

Barclays accepted this, but Mr K did not as he believed the level of compensation for the upset caused to him ought to be significantly higher.

It was agreed that a scam claim for £5,000 would be dealt with separately, so it does not form part of this complaint or my considerations here.

## **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 have only included a summary of what has happened above, but I assure both parties I have reviewed all the available evidence and submissions, and I have focused on what I consider relevant to deciding what is a fair and reasonable resolution to this matter rather than answer each and every point either party have raised.

To reach a fair and reasonable decision I have taken into account any relevant law and regulations, regulators' rules, guidance and standards, codes of practice and (where appropriate) what is considered to have been good industry practice at the relevant time.

And for the avoidance of doubt, it is not my role to fine or punish a firm or to interfere with a firm's systems, processes or controls – these are all considerations for the appropriate regulator.

Barclays have accepted Mr K's dispute for £3,000, given the success of his other disputes where he provided evidence, would have likely been successful. What is left for me to consider is Mr K's concerns about Barclays' overall handling of the various chargeback disputes and that £250 is not enough to recognise how this matter has affected him.

When determining an award of this nature our service considers such things as the time taken to sort out a mistake, the impact to someone's health and whether there was anything an individual may have been able to do in order to reduce the impact of the firm's mistake.

Mr K first approached Barclays about the transactions in mid-November 2024 and had received all (apart from the £3,000) back by early March 2025.

I think it's fair to say Mr K mitigated the error by pointing out that Barclays had not raised all the disputes once he became aware of that.

I am also mindful that these disputes were raised under the mechanism of chargeback, which is run by the card scheme provider – not Barclays. Barclays would therefore have been adhering to the card scheme provider's chargeback rules. So there would always have been some time involved for this process to be worked through, and ultimately I think it reasonable to say Barclays, once the disputes were raised, fairly followed the chargeback process in relation to Mr K's disputes totalling £67,000 given they were successful.

That said, Barclays' failure to raise all the disputes in mid-November 2024 did add a delay of several weeks. And I do not doubt that given the large sum involved that things were not easy for Mr K during the time the disputes were being considered and he did not have the money. Mr K has shared how this took a toll on his well-being and ability to manage financially until the funds were returned. It may help for Mr K to note at this point there was no requirement for Barclays to temporarily refund the total of £70,000 while the disputes were being considered.

Mr K has submitted how Barclays did not do enough to support him during these events. Mr K has said Barclays did not keep him updated; Barclays had wrongly reassured him that things were being handled; and Barclays were proven wrong when they claimed he had not submitted any evidence in relation to the £3,000 dispute raised in mid-November 2024.

I understand that across this period of time Mr K lost faith in Barclays and that this added to his worry about being able to recover the sum of £70,000.

I have carefully considered what could have gone better in terms of how Barclays handled the disputes alongside what Mr K has said about the impact these events have had on him.

As I've said, I do not doubt this was a worrying time for Mr K, but I have not seen enough to persuade me to increase compensation to the level Mr K is seeking here as I do not think, given the circumstances, that would be fair. I think it reasonable, as part of these considerations, to consider that Mr K's distress would also have been very much caused by the experience of being a victim of fraud, and not solely due to Barclays' shortcomings.

It is difficult to put a price on how something that has gone wrong may affect an individual and there is no formula to follow in deciding a compensation figure of this kind. In short, it is not an exact science. An award to recognise the distress and inconvenience caused to someone is therefore to acknowledge the personal impact an error has had on the individual who has brought the complaint, and it is not intended as a fine or punishment. I have, as part of my considerations here, also taken into account our service's approach to awards of this nature.

Taking everything into consideration I have increased Mr K's compensation to £400 to recognise this was a particularly worrying and upsetting time for him and Barclays' delays and, at times, their engagement with him could have been better to support their customer through what had happened. As Barclays have already paid Mr K £150, they need to pay him a further £250.

### **Putting things right**

Barclays Bank UK PLC should pay Mr K:

- £3,000 in relation to the dispute.
- £250 towards the upset and trouble caused to Mr K.

### **My final decision**

For the reasons above, my final decision is that Mr K's complaint is upheld and Barclays Bank UK PLC should put things right as I've described above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr K to accept or reject my decision before 30 March 2026.

Kristina Mathews  
**Ombudsman**