

The complaint

Miss E has complained about how Barclays Bank UK PLC (Barclays) handled her request to chargeback a transaction.

What happened

In October 2024, Miss E made a £249.32 payment to an airline, for return flight tickets, using her Barclays debit card.

Miss E said that when she booked her tickets, the terms said she could change her tickets for a charge of £51, however when she attempted to do this, having been told by the visa office she needed to change her flights, she was quoted an additional £300. She said she spoke to the airline and they were also unable to make the change due to a system failure.

In June 2025 she raised her concerns with Barclays, who started the chargeback process. The merchant provided a response, which Barclays sent to Miss E in mid July 2025 and asked her to get in touch within ten days if the issue remained unresolved. Miss E responded around a week later, before the deadline, supplying additional evidence. Barclays said that as Miss E did not respond within the deadline it closed the dispute and it wrote to her at the end of July 2025 to explain it was unable to retrieve the disputed payment, or refund her. Unhappy with this Miss E raised a complaint.

Barclays considered the complaint and said that it hadn't made an error in how it handled the chargeback. It also considered another complaint raised by Miss E regarding the service she received when she called for assistance with the chargeback. Barclays has confirmed that compensation of £40 was agreed and credited to her current account.

Unhappy with the response, Miss E referred her complaint to this service. One of our Investigators considered the complaint and didn't find that Barclays had treated Miss E unfairly. He said that Barclays had attempted a chargeback under reason code 'Merchandise/Services Not Received' and whilst Barclays said it didn't receive Miss E's response to the merchant's defence, he didn't think that if Barclays had considered the response it would have resulted in a different outcome, as the merchant had provided evidence that the flights went ahead. He said that even if Barclays had raised the dispute under a different reason code of 'goods/service were not as Described' he still didn't think the chargeback had a good prospect of succeeding, because he hadn't seen that Miss E had provided Barclays with evidence to demonstrate she tried to resolve the issue with the merchant, which was a requirement under the scheme rules. He also said that as the purchase was made on a debit card, Section 75 didn't apply and so Barclays didn't treat Miss E unfairly by not considering a Section 75 claim.

Miss E didn't agree and provided further evidence to demonstrate that she contacted the merchant and had sent this evidence to Barclays in Mid-July, before Barclays ended the chargeback process. She said that as she responded within Barclays' deadline, she felt Barclays had treated her unfairly by not taking the dispute further and she felt she was being penalised for Barclays' error of not logging her response correctly. She said she also felt the chargeback had been raised under the incorrect code and that her consumer rights had

been breached, as the inability to rebook the flights amounted to a breach, entitling her to a refund.

Our Investigator reconsidered and as his opinion remained the same, the 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.

My summary above and comments below will focus on what I consider to be the key points to this complaint. Whilst I've considered everything in detail, if I don't comment on a particular point it's because I don't feel that I need to in order to reach a fair answer on this complaint. It's not meant as a discourtesy, but instead it reflects the informal nature of this service.

I want to make it clear that I'm not considering the actions of the merchant, as that doesn't fall within this service's remit. Instead my role is to consider the actions of Barclays only. Whilst there may have been issues, it doesn't necessarily mean that Barclays treated Miss E unfairly.

As Miss E made the payment in dispute via debit card, the only way Barclays could potentially assist her in getting a refund was through the chargeback scheme. I need to determine whether Barclays treated Miss E fairly in how it dealt with the chargeback.

There are set rules and criteria under which Barclays would need to follow as part of the chargeback process. These rules are set by the card scheme and cannot be altered or amended by Barclays under any circumstances. Part of these rules set out the situations in which a chargeback can be raised in the form of reason codes, along with specific criteria for each code.

A chargeback isn't an automatic right for consumers and in Miss E's circumstances Barclays had discretion to decide whether to attempt one or not. However, in treating Miss E fairly I'd expect it to attempt one if the scheme rules provided a specific option for her dispute and it had a reasonable prospect of success. If a chargeback is attempted, it would be for Barclays to decide whether to pursue it further to each subsequent stage, depending on whether it considered there was a good prospect of it succeeding at each stage or not.

Barclays attempted the chargeback and it has provided a copy of the dispute form that appears to have been completed by Barclays, on behalf of Miss E. This shows that the dispute reason code used was 'Merchandise/Services Not Received'. In response to the chargeback, the merchant provided evidence to show that the flights were available for Miss E to use. On this basis, I don't think Barclays treated Miss E unfairly when it decided not to pursue the chargeback further, as it didn't seem to have a good prospect of succeeding under that reason code.

Whilst I can understand why Barclays used this code, based on the information it recorded about Miss E's complaint I think the reason code of 'Not as Described or Defective Merchandise/Services' may have been more suitable for the dispute raised. I say this because Miss E says she wasn't able to make changes to her flight for the fee that was advertised when she made the booking. So I've thought about what would have happened had this reason code been used, to determine if Miss E has lost out as a result. Like our Investigator, I'm not persuaded that this would have resulted in the chargeback being successful. I'll explain.

In order to pursue the chargeback further, I think it's more likely than not that Barclays would've required more information from Miss E to support her dispute. I've considered what the follow up email, and attachments, Miss E sent to Barclays before the deadline it gave Miss E to respond told Barclays about the dispute and whether based on this it ought to have done more.

Miss E provided Barclays with a copy of her booking confirmation which shows that she was able to make changes to her flights and the applicable fees were set out. It also said '*When making changes to your ticket, you must pay the fee difference as well as any additional price differences that may occur.*' As Miss E told Barclays that the cost to change her flight was over £300, it appears to show that Miss E did have the ability to change her flights but at a higher cost than she expected. Based on this, and the other evidence provided, I think Barclays would've needed more evidence to show that Miss E was provided with false information at the time of the booking, that she was denied a change of flight altogether, or that a system issue prevented her from changing her flight at all, before being able to pursue the chargeback further.

So whilst I don't necessarily agree with the reason code Barclays used, or Barclays reason for not pursuing the chargeback further given that Miss E did respond by the deadline, even if Barclays had considered Miss E's response, I don't think it would have resulted in the chargeback being taken further, as I don't think the evidence showed the chargeback had a good prospect of succeeding. As such, I'm not persuaded the position Miss E now finds herself in is any different.

As the payment was made via debit card, Section 75 of the Consumer Credit Act 1974 doesn't apply to the transaction and as such I don't find that Barclays treated Miss E unfairly by not considering a Section 75 claim.

Miss E has also raised concerns about the service she received in branch. Barclays acknowledged that it could have provided Miss E with a better service and considering the impact of this, I consider the offer of £40 compensation to be broadly fair. Barclays has shown it has already credited this amount to Miss E's account and as such, I won't be asking it to do anything more.

Overall, I've not seen that Barclays was provided with persuasive evidence that the chargeback had a good prospect of succeeding, and as such, I'm not persuaded that Miss E has lost out by Barclays not pursuing the chargeback further. I don't think any further action from Barclays would've resulted in the chargeback being successful and so it follows that I will not be asking Barclays to do anything more.

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 Miss E to accept or reject my decision before 10 March 2026.

Daniella Roberts
Ombudsman