

## **The complaint**

Mr K complains about Barclays Bank UK PLC's handling of his request for a refund for a payment made on his debit card.

## **What happened**

The background to this complaint is well known to both parties, so I won't repeat it at length here. In summary, in January 2025, Mr K bought goods from a merchant I'll call "E", paying with his Barclays debit card.

When the goods were delivered, Mr K was concerned that the dimensions weren't what he'd requested. Having been unable to resolve the matter with E, Mr K contacted Barclays for help in getting a refund.

Barclays raised a chargeback, which is a process of asking E for a refund, via rules set by the card scheme, Visa in the circumstances of this case. E defended the chargeback, which is to say it didn't agree a refund was due. Barclays received further information from both parties and considering everything it had provided didn't think it could successfully pursue Mr K's dispute further. It therefore closed the case in E's favour and removed a temporary credit for the transaction amount it had applied to Mr K's account.

Barclays didn't change its position when Mr K complained, so he referred his concerns to the Financial Ombudsman. Mr K was also unhappy Barclays hadn't responded to his complaint.

One of our Investigator's looked into what happened and didn't think Barclays had acted unreasonably. She said Barclays had considered the chargeback as she'd expect and was reasonable in accepting E's defence. She was also satisfied Barclays had responded to Mr K's complaint as expected.

Mr K disagreed with our Investigator's opinion. He said Barclays response to his complaint didn't meet the regulatory requirements and it hadn't treated him fairly when considering his request for a refund for the transaction with E.

As the matter wasn't resolved, 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.

I want to acknowledge that I've summarised the events of the complaint. I don't intend any discourtesy by this – it just reflects the informal nature of our service. I want to assure Mr K and Barclays that I've reviewed everything on file, alongside taking into consideration the relevant rules and regulations applicable to this complaint. And if I don't comment on something, it's not because I haven't considered it. It's because I've concentrated on what I think are the key issues. Our powers allow me to do this.

I also note Mr K has referenced other decisions our Service has issued, However, my role is to decide each complaint on its own merits and while complaints may appear similar on the face of it, this may not reflect the subtleties of each case.

Therefore, here, I'm looking here at the actions of Barclays and whether it acted fairly and reasonably in the way it handled Mr K's request for help in getting his money back. This will take into account the circumstances of the dispute and the card scheme rules, which Barclays must follow and its own obligations.

Mr K paid using his debit card. This meant the only realistic option available to Barclays to get his money back was to engage with a process known as chargeback.

The chargeback process provides a way for Barclays to ask for a payment its customer made to be refunded. Where applicable, it raises a dispute with the merchant (E) and effectively asks for the payment to be returned to the customer. There are grounds or dispute conditions set by the relevant card scheme, and if these are not met, a chargeback is unlikely to succeed.

The process provides an opportunity for E to provide a defence to the chargeback and its own evidence in support of that defence. If E continues to defend the chargeback at a stage known as pre-arbitration, Barclays can either accept that defence, or it can ask the card scheme to decide who gets to keep the money – usually referred to as arbitration.

Chargeback is designed to be a straightforward process to settle disputes. The only matters to be considered are the rules set by the card scheme to which the consumer's card belongs, along with the facts of the case. It is not designed to settle complex disputes or to consider legal arguments or other protections such as the Consumers Rights Act 2015. The rules are specific, detailed and usually there's little room for discretion – and they are simply applied to a case as they are.

It isn't a requirement that card issuers such as Barclays must raise a chargeback every time its asked to. But where the evidence supports a chargeback in line with the scheme rules, I'd expect it to attempt a chargeback in support of its customer. Barclays raised a chargeback on behalf of Mr K, however, didn't utilise the full process, in that it didn't progress the dispute to arbitration, so my decision focuses on whether it was reasonable in making this decision.

Having received Mr K's dispute, Barclays raised a chargeback under reason code "*Not as Described or Defective Merchandise/Services*", which I find reasonable based on the circumstances of Mr K's dispute.

E defended the chargeback. As I'd expect, Barclays made Mr K aware of this and gave an opportunity to provide further information to support his position. Having received Mr K's further submissions, Barclays progressed the chargeback to the next stage, pre-arbitration. Again, E defended the chargeback and didn't agree a refund was due.

Here, Barclays was presented with two version of events. Mr K's that the goods he'd received were defective or not as described. And E's that it had provided what was agreed in the original quote. E acknowledged Mr K had raised concerns about measurements of certain parts and said it hadn't been given an opportunity to confirm this but would rectify these points at its own cost if required. Added to this, E said it had attempted to visit to inspect the items but had been unsuccessful. Which is to say E didn't agree there was an overall issue with the goods and would remedy any problems, were it liable for these.

Taking everything into consideration against the scheme rules, I find Barclays was reasonable in its decision not to pursue the chargeback further. I say this as I think it was

reasonable in concluding the dispute would be unlikely to succeed were it referred to arbitration. Although Mr K had highlighted concerns with the goods he'd purchased, it appeared E was engaging and had challenged Mr K's version of events.

It's not for Barclays to decide whether Mr K should get a refund under the chargeback rules, rather to consider the prospect of success against the scheme rules. For the reasons I've explained, I think it was reasonable in deciding not to pursue the matter further, based on the evidence it had been provided.

Barclays provided a temporary credit for the transaction amount while the dispute was open. As the chargeback was closed not in Mr K's favour, I don't find Barclays was then wrong to re-debit this amount from his account.

I've taken on board Mr K's comments, that Barclays should have provided a detailed response on its rationale for why it hadn't pursued the chargeback further. There isn't a requirement that Barclays must do this, however I understand why Mr K would have found such an explanation helpful. That said, having raised his complaint, I do find Barclays response of 23 May 2025, sufficiently addressed these points, giving an overview of how Barclays approaches disputes such as Mr K's. I've also found that it met the requirements of a valid final response as set out in the applicable rules.

I appreciate Mr K has said he didn't receive a copy of this response from Barclays; however the firm has shown evidence it was correctly dispatched, which is what it was required to do. While I understand it may be frustrating to Mr K, not to have received a copy at the time, my understanding is he's now been provided a copy and was still able to refer his complaint to our Service. So, I haven't found Barclays made an error on this point.

In conclusion, while I appreciate this answer won't be the one Mr K is hoping for, I won't be directing Barclays to do anything further in relation to this complaint. I find Barclays did what I'd expect when Mr K contacted it for help in getting a refund for his transaction with E. Based on all the information it was provided Barclays was reasonable in closing the chargeback when it did. And while I'm sorry to hear Mr K is disappointed with the service he's received from Barclays, I haven't found that it's done something wrong in considering the dispute or responding to his complaint.

### **My final decision**

For the reasons I've explained above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr K to accept or reject my decision before 10 April 2026.

Christopher Convery  
**Ombudsman**