

The complaint

Mr W has complained about how Barclays Bank UK PLC (Barclays) handled his request to chargeback a transaction.

What happened

In May 2025, Mr W made a payment of £276.63 for a three-night stay at a hotel, using his Barclays debit card. He said that after arrival at the hotel he experienced several issues, which resulted in him staying for just one night. Unable to resolve matters with the hotel directly, he asked Barclays to assist him in getting a refund.

Barclays started the chargeback process. The merchant provided a response, which Barclays sent to Mr W and asked him to provide further information within seven days, to enable it to carry on with the dispute.

Barclays said it did not receive a response and so it ended the chargeback and wrote to Mr W to explain. Mr W said he did not receive the letter from Barclays in which it requested further information and so he raised a complaint.

Barclays considered the complaint and said that it hadn't made an error in how it handled the chargeback. It said that as the chargeback was unsuccessful it had removed the pre-credit from Mr W's account and suggested that Mr W tried to contact the merchant directly to resolve the issue. It said it had sent a letter requesting more information and also uploaded this to the app, so felt it had communicated through multiple channels. It said a chargeback could only be raised once and so it was unable to raise it again for the same transaction.

Unhappy with this response, Mr W referred his complaint to this service. One of our Investigators looked into the complaint and said that as the terms and conditions of the booking confirmed the payment was non-refundable, Mr W had to pay the full amount. He said he was satisfied Barclays sent Mr W a letter requesting further information and that Barclays decided not to take the chargeback further when it did not receive a response to this and re debited the transaction from Mr W's account. He said that Barclays gave correct information when it told Mr W that it wasn't possible to reopen the chargeback.

Mr W didn't agree. He said that had he received Barclays' letter requesting further information he would have responded to it and he wanted to be given the opportunity to provide a response to Barclays. He said he felt that Barclays could have communicated the request in a different way and it ought to have followed up with him when he didn't respond.

Our Investigator reconsidered and his opinion remained the same. Mr W didn't agree and so 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 Mr W unfairly.

As Mr W made the payment in dispute via debit card, the only way Barclays could potentially assist him in getting a refund was through the chargeback scheme. I need to determine whether Barclays treated Mr W 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 and time scales for each code.

A chargeback isn't an automatic right for consumers and in Mr W's circumstances Barclays had discretion to decide whether to attempt one or not. However, in treating Mr W fairly I'd expect it to attempt one if the scheme rules provided a specific option for his 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, which I think was fair in the circumstances, based on the information Mr W provided to it. It also credited Mr W's account with the disputed amount. In early July 2025, the merchant provided a defence which included supporting evidence. On 3 July 2025 Barclays sent this information to Mr W and in its cover letter it asked him to provide a list of information via email or post. It said *'We need this information within 7 days from the date of the letter so we can carry on with your dispute.'* It went on to say that if Barclays didn't hear from Mr W within seven days it would not be able to continue with the dispute and it would close it. Barclays has said that it sent this letter in the post and uploaded a copy to the app.

Having considered the merchant's detailed response, which set out what it had done to try and resolve the issues, I don't think it was unreasonable for Barclays to request further information from Mr W, before deciding whether the chargeback had a good prospect of succeeding and as such whether it would pursue it further or not. It's worth adding that even if Mr W had provided the additional information Barclays requested, it wasn't guaranteed that the chargeback would be taken further.

Barclays said that it did not receive a response from Mr W by the deadline of 10 July 2025 and on 22 July 2025 it closed the dispute. By leaving the chargeback open for close to two additional weeks after the deadline for a response had passed, Barclays in essence gave Mr W additional time to respond, and as such I'm satisfied that it treated him fairly. I'm also not persuaded that Barclays treated Mr W unfairly by not chasing a response, given its letter made the consequences of non-response clear.

Mr W got in touch with Barclays around a week after the chargeback was closed, by which time it wasn't possible for Barclays to reopen the chargeback or raise a duplicate dispute for

the same transaction. Barclays explained this to Mr W. So whilst I appreciate why Mr W was keen to provide the requested information at that stage, it was too late.

Mr W said that he didn't receive the letter from Barclays requesting further information and whilst he explained that the letter was showing in his app, he was unaware of this as he didn't receive notification of it. The letter was sent to the address Mr W provided to this service, so I'm satisfied it was correctly sent. Whilst it's unfortunate that Mr W didn't receive this communication, I'm satisfied that Barclays sent it to him, using the correct contact information and I can't hold it responsible for him not receiving it. It also doesn't seem to be in dispute that Barclays sent a copy via the app and so I'm satisfied it did enough to notify Mr W of the next steps and consequences of him not responding.

Barclays wrote to Mr W to let him know that the chargeback had been unsuccessful and gave him notice that it would re debit the temporary credit from his account in 14 days. Given the chargeback was unsuccessful, I don't think Barclays treated Mr W unfairly when it debited the funds from his account.

Whilst I can appreciate Mr W's disappointment that the chargeback was unsuccessful, I'm not persuaded that Barclays treated him unfairly. It attempted the chargeback and when it received the merchant's defence it wrote to Mr W to request further evidence that it needed in order to decide whether to take the chargeback further, something that was not a guaranteed part of the process. I don't think Barclays treated Mr W unfairly by bringing the chargeback to an end, notifying Mr W of this and debiting the temporary credit from his account, when it didn't receive a response from Mr W, having left the dispute open for longer than the deadline. It follows that I don't find that Barclays treated Mr W unfairly and so I will not be asking it 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 Mr W to accept or reject my decision before 12 March 2026.

Daniella Roberts
Ombudsman