

complaint

Miss C complains Barclays Bank Plc is holding her liable for transactions totalling £740 that she did not carry out or authorise.

background

Miss C has an account with Barclays with a debit card.

Miss C says she noticed transactions on gambling websites that she did not recognise. She says she reported this to Barclays. She says that the transactions continued even after she had done so. Miss C complained to Barclays saying she should not be liable.

Barclays investigated Miss C's complaint but didn't agree that she shouldn't be held liable for the disputed transactions. However, it paid her £50 for the time it took to investigate her complaint. Miss C was unhappy with this and so complained to us.

Our adjudicator did not uphold this complaint. He said he felt Miss C had authorised the transactions. He also felt Barclays had blocked Miss C's card as soon as she contacted it. Miss C disagreed saying she didn't have a computer at the time and doesn't use gambling websites. I, therefore, reviewed her complaint.

my findings

I have considered all the available evidence and arguments to decide what is fair and reasonable in the circumstances of this complaint.

I've seen evidence from Barclays that Miss C's card details were used to authorise a number of the transactions Miss C is disputing. Whoever carried out those transactions, given other evidence I have seen, knew a lot of personal information about Miss C. They would also have been unable to access any winnings they hoped to make without access to Miss C's card.

Given the above, and having seen evidence that Miss C has made online transactions including gambling related transactions which she has not disputed, I agree with our adjudicator that the most likely explanation is that Miss C authorised these transactions. I also agree with our adjudicator that Barclays blocked Miss C's card as soon as she reported concerns. In the circumstances, I am not going to uphold this complaint.

my final decision

My final decision is that I am not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I am required to ask Miss C to accept or reject my decision before 17 July 2015.

Nicolas Atkinson
ombudsman