

## The complaint

Mr M complains about the service provided to him by Barclays Bank UK PLC in respect of a payment dispute.

## What happened

On 12 February 2023 Mr M's current account was debited with the sum of £136.66 in respect of a transaction denoted in a foreign currency.

Mr M disputed this payment with Barclays.

On 19 April 2023 Barclays wrote to Mr M to say it had been unable to recover his disputed payment and it was unable to give him a refund.

Following receipt of the above correspondence Mr M complained Barclays to say, amongst other things, that its 19 April 2023 letter didn't include *"any specific details regarding the dispute or the amount in question [making it] difficult for [him] to understand the reasoning behind the [decision to decline his request for a refund]"*.

On 30 May 2023 Barclays issued Mr M with a final response letter ("FRL"). Under cover of this FRL Barclays said it didn't believe it had done anything wrong, but as a gesture of goodwill it was prepared to pay him £136.66, the value of the 12 February 2023 disputed transaction.

Mr M's complaint was considered by one of our investigators who concluded that Barclays had dealt with Mr M's payment dispute and complaint about the same fairly and promptly and, having offered Mr M £136.66, it need do nothing further.

Mr M didn't agree and so his complaint has been passed to me for review and decision.

## 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.

Having done so, I can confirm that I've come to the same conclusion as the investigator and for the same reasons. There is also very little I can usefully add to what has already been said.

I've read and considered the whole file, but I'll concentrate my comments on what I think is relevant. If I don't comment on any specific point it's not because I've failed to take it on board and think about it but because I don't think I need to comment on it in order to reach what I think is the right outcome. I would also add where the information I've got is incomplete, unclear, or contradictory, I've to base my decision on the balance of probabilities.

Having regards to the date the disputed payment was debited to Mr M's account and the date of Barclays letter saying it couldn't give him a refund in respect of it, I'm satisfied that Barclays dealt with Mr M's disputed payment in good time and in an appropriate manner.

Barclays has said the reason it was unable to give Mr M a refund (in respect of his disputed payment) was because the merchant defended its chargeback submission and said a refund had already been issued. Now I appreciate I can't say for certain whether the merchant issued a refund or not, but I'm satisfied that it was entirely reasonable for Barclays to accept that was indeed the case and to take the decision to not pursue the matter with the merchant, under the relevant chargeback scheme rules, any further – at least initially.

Mr M says that Barclays' letter dated 19 April 2023 was unclear and he was unable, from its content, to identify why his disputed payment wasn't being refunded to him. But given this letter invited Mr M to call or write if he had any questions I'm not persuaded that Barclays did anything wrong in writing to Mr M on 19 April 2023 in the manner that it did.

As I say above I can't say for certain that the merchant issued a refund as it submitted to Barclays in defence of Barclays' chargeback submission. But I need make no finding on this point, or on whether Barclays should have pursued the matter further with the merchant (under the relevant chargeback scheme rules). I say this because of the decision taken by Barclays, under cover of its FRL dated 30 May 2023, to offer Mr M a refund of the disputed payment itself.

Having regards to the date the disputed payment was debited to Mr M's account, the date(s) Mr M complained to Barclays and the date Barclays offered a full refund of the disputed payment amount to Mr M, I'm satisfied that Barclays dealt with this matter in good time and both fairly and reasonably.

I've listened to the call Mr M made to Barclays on 27 April 2023. I appreciate Mr M's frustration that Barclays was unable to verify him during this call, due to his account having been closed, and that the call was disconnected after being placed on hold. But I'm not persuaded that the service provided by Barclays to Mr M during this call warrants the making by me of any award in favour of Mr M.

I appreciate Mr M may have incurred costs in making one or more phone calls to Barclays, but I see no reason that the cost of these should have to be refunded. I say this because it was Mr M's decision to 'bank' with Barclays (based in the UK) whilst residing abroad, there will always be occasions where a consumer needs to call their bank and incur the costs in doing so and corresponding with Barclays by email was always an option.

In summary, I'm satisfied that Barclays dealt with Mr M's payment dispute and complaint(s) about the same fairly and reasonably, its offer to pay £136.66 is fair and it had appropriate regards to Mr M's state of health in all its dealings with him.

### **My final decision**

My final decision is that Barclays Bank UK PLC must, if it hasn't done so already, pay Mr M the sum of £136.66, but it need do nothing further.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 3 October 2023.

Peter Cook  
**Ombudsman**