

## **The complaint**

Mr S complains Barclays Bank UK PLC (Barclays) continued to take a monthly reward scheme fee despite his request to cancel the facility.

## **What happened**

Mr S says in November 2022 he contacted Barclays to stop a reward scheme fee of £12 per month being charged as he was unable to arrange this himself due to a fault on his banking app. Mr S says despite having been told in February 2023 the fees would stop, Barclays continued to debit the monthly fee. Mr S says more recently Barclays told him it would take eight weeks to deal with his complaint and in the meantime the fees will continue to be charged.

Mr S wants Barclays to stop charging the fees and refund any fees debited to his bank account.

Barclays says there is an ongoing technical issue regarding the reward scheme fees in question and it is looking to resolve this. In the meantime, Barclays have agreed to refund all of the fees charged to Mr S's bank account since the issue was raised in November 2022.

Barclays have also since agreed to pay an additional £50 by way of apology in addition to the £50 it has already paid Mr S for the ongoing issues, along with a refund of any future fees charged until the matter is resolved.

Mr S wasn't happy with Barclays' response and referred the matter to this service.

The investigator looked at all the available information and upheld the complaint but felt Barclays offer of compensation was fair. The investigator says while the issue was still ongoing she felt Barclays offer of further compensation and agreement to continue to refund further fees until the matter was resolved, was fair in the circumstances.

Mr S didn't agree with the investigator's view and asked for the matter to be referred to an ombudsman for a final 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 will also be upholding this complaint and I will explain how I have come to my decision.

I can understand it would be upsetting and frustrating for Mr S to continually have a monthly reward scheme fee charged to his bank account despite having asked for this to be stopped.

When looking at this complaint I will consider if Barclays have done what it could to solve the issue Mr S was facing and if it has fairly compensated him for that.

The first thing to say here is Barclays have accepted it has a technical problem regarding the reward scheme fees being charged and it is looking into this to try and resolve the problem which has affected other customers. Barclays have also apologised to Mr S for the fact he was incorrectly advised the matter would be resolved earlier. Barclays recognise this and have agreed to pay Mr S a further £50 by way of apology in addition to the £50 he has already been paid. Barclays also agreed to refund in advance any further fees that may be charged to Mr S's bank account until the technical issue had been resolved, in addition to those it has already refunded.

While I understand the frustration this matter has undoubtedly caused Mr S here, it's not possible for me to tell Barclays to stop the charges being created because this is due to a technical fault that it is currently investigating. All I can ask of Barclays is to ensure that Mr S isn't financially disadvantaged while the matter is being investigated and Barclays have done that here by agreeing to refund in advance any future fees that may be charged.

In addition, Barclays have also agreed to pay Mr S a total of £100 by way of apology, and it's not my role to penalise businesses when problems like this occur, but to ensure action is taken to resolve matters and I am satisfied Barclays are taking steps to do that here.

I understand that Mr S has closed his bank account with Barclays and as a result no further fees will now be charged and that's probably due to the fact Mr S felt this was the only way to stop the charges being levied going forward. That however was a decision Mr S has made and given Barclays had told him it was looking to resolve matters I can't hold them responsible for him making that decision. Barclays have told this service it is willing to pay Mr S £50 in additional compensation and £96 for the additional fees he was charged since March 2023 up until the account was closed.

While I do have some sympathy with Mr S here, I am satisfied Barclays have explained the reasons why the charges have been levied and that this was due to a technical issue it was trying to resolve. Additionally, it had agreed to refund these fees and any future charges ahead of when they would be levied, so with that in mind I am satisfied Barclays have acted fairly here in trying to resolve the issue.

While Mr S will be disappointed with my decision, I am satisfied this is a fair outcome.

### **Putting things right**

I instruct Barclays Bank UK PLC to pay Mr S a further £50 by way of compensation and an additional £96 for the reward fees charged to his bank account since March 2023, to the bank account Mr S has provided.

### **My final decision**

My final decision is that I uphold this complaint.

I instruct Barclays Bank UK PLC to pay Mr S a further £50 by way of compensation and an additional £96 for the reward fees charged to his bank account since March 2023, to the bank account Mr S has provided.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 11 December 2023.

Barry White  
**Ombudsman**