

## **The complaint**

F complains that Barclays Bank UK PLC prevented online access to its account, without notice, on two separate occasions which resulted in a loss of income.

F is represented in bringing this complaint by its owner, Mr F.

## **What happened**

The detailed background to this complaint is well known to both parties, so I'll only provide an overview of some of the key events here.

On two occasions in March 2020, F was unable to access its online accounts. Mr F complained to Barclays who explained that on the first occasion it was necessary for them to merge two records which resulted in F's online access being interrupted. The second occasion was caused by an unexpected nationwide issue which affected many of Barclay's customers.

Barclays has already made a payment of £200 to F and apologised for the inconvenience caused, and they offered to increase this by another £50, which Mr F rejected.

Mr F was unhappy with this outcome, so he brought F's complaint to our service. One of our investigators looked into matters and said he thought Barclay's offer of £250 compensation was fair and reasonable in the circumstances. Mr F didn't agree and asked for an ombudsman to look at F's complaint, so it has been passed to me to decide.

Mr F would like Barclays to compensate F for the business it lost while its account was inaccessible online. Mr F told us the lack of online access resulted in F being unable to take on new clients for four days and caused damage to its reputation.

## **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've come to a similar conclusion to our investigator and I've explained my reasons below.

Barclays have detailed the reasons why online access was unavailable on both occasions and the evidence I've seen from them supports these reasons. On the first occasion, it would have been better if they had informed F that there was going to be an interruption to its online access, but on the second occasion Barclays had no way of informing their customers, including F, in advance.

Banks offer multiple ways for their customers to access their accounts, including online banking, mobile apps, telephone banking and in-branch banking. One of the reasons there are so many options available is so that if one of these options fails or is unavailable there are other ways for customers to access their accounts.

I appreciate that F uses online banking as part of the day to day running of its business but there were alternative options available to F on the days when online access was unavailable. I understand it would have been inconvenient for F but there were ways in which F could have mitigated the effects, such as by using telephone banking, which I can see F was registered for, or by visiting one of the numerous branches nearby.

For these reasons, I believe it would be unfair for me to find Barclays responsible for the loss of new business or damage to F's reputation caused by the short period in which online access to F's accounts was unavailable.

However, I do think Barclays should have informed F in advance that there would be an issue with online access while they were merging the two records, and I would expect Barclays to make a payment to F to reflect the inconvenience this omission caused F.

### **Putting things right**

Barclays have already made a payment of £200 to reflect the inconvenience caused to F and they have offered to pay a further £50 to settle the complaint. I think this offer is fair in all the circumstances of this complaint, so I won't be asking them to do anything further.

### **My final decision**

So, my decision is that Barclays Bank UK PLC should pay a further £50 to F, taking the total compensation paid to £250.

Under the rules of the Financial Ombudsman Service, I'm required to ask F to accept or reject my decision before 14 March 2022.

Tara Richardson  
**Ombudsman**