

## The complaint

Mr H complains Barclays Bank UK PLC allowed him to compulsively spend whilst an IT outage was going on, and left him without money for essentials.

## What happened

Barclays had an IT outage, beginning 31 January 2025 and ending 2 February 2025. Mr H says he called Barclays early on 31 January to add a gambling block to his card.

Mr H says the person he spoke to couldn't add the block, because of the IT outage, but would add a note and put the block on as soon as they could.

Mr H then spent money with a gambling site, S, using his card.

Because of the IT outage Mr H's balance wasn't updating so he didn't know how much he was spending, and his account went overdrawn. Mr H spoke to Barclays several times during the IT outage, explaining he had no access to money.

Mr H also disputed the payments to S, saying they'd been duplicated. After Mr H spoke to Barclays again, and explained he had no access to any money, Barclays repaid the overdraft he'd accrued and paid him £100.

Unhappy with this Mr H made a formal complaint, and Barclays responded to say it couldn't see Mr H had requested a gambling block.

Barclays accepted it didn't add one on 3 February 2025, when Mr H mentioned this, but it was added on 4 February, and no gambling transactions took place during this time.

Barclays felt it had done enough to resolve things by paying a little under £100 to clear Mr H's unarranged overdraft and a further £100 to compensate him.

Mr H disagreed and brought his complaint to this service. An investigator looked into things but didn't think Mr H's complaint should be upheld.

The investigator said Barclays had looked for a call around 7 or 7.30am but couldn't see one from Mr H's mobile or any other number he'd given them. The investigator said Barclay's phone lines don't open until 8am, but it was possible the fraud line was open.

The investigator said they didn't think the IT outage began until after Mr H says he called in, so if he'd asked for a gambling block it should have been added.

The investigator didn't think Mr H had been forced into accepting Barclays' offer and was satisfied Mr H disputed the payments to S. The investigator also felt Mr H had access to money, he'd made purchases on 1 February 2025 and had money in savings.

The investigator thought any changes to Mr H's card hadn't impacted things, but Barclays shouldn't have allowed Mr H to go overdrawn.

Then investigator thought the repayment of the overdrawn balance and £100 was a fair resolution to Mr H's complaint.

Mr H disagreed and said he had money in savings but couldn't transfer or access it. Mr H said he couldn't access money for two days.

Mr H said if the gambling block had been placed on his card, he wouldn't have spent over £1,000. Mr H said he didn't have a physical card and during this period Barclays swapped over his card details.

Mr H said the investigator had no proof he could access any money during the two period, and because the balance didn't update Mr H spent more money than he should have.

Mr H asked for an ombudsman to decide things.

### **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.

It's clear Mr H was impacted by Barclays' IT outage. It seems not every customer of Barclays was impacted, and some were affected in different ways.

I'm satisfied Mr H's balance wasn't updating on his mobile app.

But I'm not persuaded Mr H called in to place a gambling block on his card.

Where evidence is conflicting or incomplete I can make a decision on the balance of probabilities, what I think is more likely to have happened than not.

Mr H says he called Barclays around 7am on 31 January 2025. Mr H sent in screenshots of his mobile calls, but neither these nor Barclays' records show a call around 7am on 31 January. Barclays also searched other numbers Mr H might have called from.

Mr H's screenshots show calls made early on 1 February 2025, and these show on Barclays' records even though they weren't answered. I'm satisfied Barclays' records show all the calls Mr H made, and I don't think one was made around 7am on 31 January 2025.

And I'm further persuaded because Mr H doesn't mention the gambling block until a call he makes on 3 February 2025. Mr H spoke to Barclays several times on 31 January, 1 and 2 February 2025, but doesn't mention the gambling block.

But Mr H mentions payments to S, mostly because they aren't showing, or because some are pending and it's not clear if these were completed or not.

I think if Mr H had expected the payments to S to not go through, because of a gambling block, he would have mentioned these in earlier calls.

Because I'm not persuaded Mr H called Barclays to place a gambling block on his card, I don't think Barclays allowed him to spend money with S in error.

Mr H was able to spend more money than was in his account, because of Barclays' IT outage. And I accept Mr H's balance wasn't updating, so it would have been difficult to keep track of his spending.

But Mr H spent the money, and I think it would be unfair for Barclays to repay Mr H's spending. But I think it was fair for Barclays to repay Mr H's unarranged overdraft, it was only a small amount and clearly Mr H had been impacted by the outage.

Mr H says he wasn't able to access any money for two days. Mr H says he didn't have a physical card and Barclays changed his card number during this time.

Mr H had recently opened the Barclays account, so his new card hadn't been received. And Mr H personalised his card before the outage, so a new card was ordered. It seems both cards were available in Mr H's app, he mentions both card numbers in calls to Barclays.

And Mr H was able to spend money in restaurants and leisure outlets, Barclays has said these payments were made by mobile. Even without a physical card, Barclays allows the details of a card, in the app, to be added to digital payment methods.

Mr H confirms some of this spending in a call on 3 February 2025, and the transactions are showing on his bank statement. I'm satisfied Mr H could spend money in shops.

And because I'm satisfied Mr H could spend in shops, I don't think Barclays sending a new card, and updating the card details in his app, made a difference to Mr H's ability to access money and spend using his card.

Mr H also says the fact he had money in savings is irrelevant because he couldn't transfer money. I've looked at Mr H's statements and he transferred 10 payments of £500 from his savings to his current account and moved £4,000 back, all on 31 January 2025.

I think Mr H could transfer money from his savings to his current account during the IT outage, so I don't agree Barclays left him without access to any money.

Mr H says Barclays shouldn't have disputed payments with S, as this led to S closing his account. I've looked at Barclays' records for the disputes Mr H raised, via his app, and he says the payments have been duplicated.

I think Barclays was correct to reach out to S and dispute these payments, Mr H told Barclays in several calls he hadn't made all the payments to S showing on his app.

If S took action because of these disputes, I think this is between Mr H and S, I don't think Barclays made an error disputing these payments.

Mr H spent a long time on calls to Barclays, but this has been addressed in a different complaint, so I won't be considering the time Mr H spent speaking to Barclays.

What I can consider is whether Barclays should have added a gambling block to Mr H's card, and I don't think it should have.

I can also consider whether Barclays left Mr H without access to any money, and I think Mr H had access to money and could spend with his card, albeit via his mobile.

I agree Barclays didn't update Mr H's balance in his app, and allowed him to go into an unarranged overdraft. But Barclays repaid this unarranged overdraft and paid Mr H a further £100 to compensate him.

In the specific circumstances of Mr H's complaint, I think this is a fair resolution to his complaint.

## **My final decision**

My final decision is I uphold this complaint, but I think Barclays Bank UK PLC has already done enough to put things right.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 20 May 2025.

Chris Russ  
**Ombudsman**