

## **The complaint**

Mr D complains that Barclays Bank UK PLC allowed him to go overdrawn due to the widespread systems issues it was experiencing.

The details of this complaint are well known to both parties, so I won't repeat everything again here. Instead, I'll focus mainly on giving the reasons for my 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 agree with the conclusions reached by the Investigator and won't be upholding this complaint for the following reasons:

- It isn't in dispute that Mr D was allowed to go overdrawn due to Barclays' system issues. It also isn't in dispute that Barclays paid £25 into Mr D's account in an attempt to put things right. Having seen Mr D's statements, it doesn't appear he was charged for going overdrawn and Barclays' payment placed his account back into a credit balance. Based on what I know of Mr D's circumstances, I'm satisfied this does enough to adequately compensate him for any inconvenience caused. I say this because Barclays' actions were prompt and I've seen nothing which persuades me of any wider impact to Mr D, despite his concerns about poor service and misinformation from Barclays.
- I'm of the opinion that there has been a genuine misunderstanding between Barclays and Mr D. When Mr D first called Barclays to complain, he was offered £25 as a resolution. But prior to the £25 crediting his account, Mr D was able to make another payment which took his account further overdrawn. He complained again via Barclays' chat function. Barclays offered to pay what Mr D took to be an additional £25 compensation before its chat agent realised £25 had already been offered (and subsequently paid) to Mr D. Barclays explained to Mr D at the time that this misunderstanding was the reason it retracted the offer of a second £25 credit, and I don't think this was unfair. I say this because Barclays intended to offer £25 overall, for the total impact of the IT outage to Mr D. Upon realising the misunderstanding, it clarified the offer it had made.
- Given Mr D's comments around the chat agent's lack of empathy and his feeling of being treated like a number, I can appreciate his unhappiness at not receiving a total of £50 compensation. However, whilst it would have been frustrating for him for his account to allow a further payment, it doesn't necessarily mean that more compensation should be paid. I say this because it isn't always appropriate for me to tell a bank to pay more compensation, particularly where I'm persuaded the impact of any mistake is slight – as is the case here. Much in the same way that I don't generally itemise directions to financial businesses to pay compensation, Barclays has taken a holistic approach to compensate Mr D for the overall impact to him of the issues caused by the IT outage, and I think that's fair. As I consider Barclays'

payment of £25 a reasonable settlement in all circumstances of this complaint, I don't think it would be appropriate in the circumstances to direct it to pay more.

So whilst I appreciate this will likely come as a disappointment to Mr D, I'm not persuaded that Barclays should be directed to pay anything beyond what it has already paid in relation to this complaint.

### **My final decision**

For the reasons given above, I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 13 May 2025.

James Akehurst  
**Ombudsman**