

## **The complaint**

Mr I complains Barclays Bank UK PLC stopped him being able to make payments during an IT outage.

## **What happened**

Mr I transferred just over £300 on Friday 31 January 2025 from another bank's account to his Barclays account. The payment didn't show on Mr I's account and he says he was unable to make a priority payment, causing a lot of distress.

Mr I contacted Barclays on its online chat and was offered £75. Mr I didn't feel this was enough to compensate him, so he raised a complaint with Barclays.

Mr I said he spent four hours trying to resolve his complaint, and was told the reason for not being able to make a payment was he had no money in his account. Mr I was offered £50, but when he told Barclays he'd previously been offered £75 he was paid this amount.

Mr I wasn't happy with this outcome, he felt he'd been offered compensation without a proper investigation, should have had money in the account but for the IT outage, was told the complaint would be resolved more quickly than it was and a had a call hung up.

Mr I brought his complaint to this service and an investigator looked into things but felt Barclays had already paid a fair amount of compensation.

The investigator asked Mr I to prove the priority payment he needed to make, but didn't receive anything further. And the investigator asked Mr I to show any loss he'd incurred from borrowing money, but he couldn't send anything in.

The investigator thought Mr I's payment from his other bank likely was delayed by the IT outage and wasn't showing on Mr I's account when he first contacted Barclays.

Because of this the investigator didn't think Barclays lied to Mr I when it said he had no money in his account, the money didn't credit until a bit later than it normally would have.

And the investigator thought Mr I's complaint about the handling of his complaint was outside of our jurisdiction. The investigator based the compensation payment on what they could see on the statement, the delayed payment, and felt the £75 already paid was fair.

Mr I disagreed and said he was told he had no money despite sending Barclays proof of the payment he'd made.

Mr I said he'd been misled by the online chat compensation offer and made lots of calls. Mr I says this compounded the stress he was under.

Mr I says he was offered less compensation than a previous offer, and while he realises this service has no proof of what happened he feels the urgency and stress of needing his own money hasn't been taken seriously enough

Mr I 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.

Barclays had an IT outage on the weekend of 31 January to 2 February 2025. This outage affected customers in different ways, and sometimes not at all. I have to consider the specific impact of this outage on Mr I.

Mr I's sent this service proof he made a faster payment from another bank to Barclays around 6pm on 31 January 2025. This payment wasn't received until around 1.15pm on 1 February 2025.

Although the regulations around faster payments say they should be credited by close of business the following day, the reality is they're generally much quicker.

Mr I's faster payment took most of a day to credit, I think this is more likely to be because of the IT outage Barclays had. And I can see from the statement Mr I sent this service he transferred almost all of his money from the other bank to Barclays.

I think this is likely to have been inconvenient for Mr I, he couldn't access this money until it showed up on his Barclays account. And Mr I transferred it back within a few minutes of it arriving.

I think this shows Mr I was waiting for this money to credit his Barclays account so he could get access to it again. I think Barclays needs to compensate Mr I for this delay, and, overall, I think the £75 it's already paid is a fair amount.

Barclays says Mr I tried to make a payment at around 9.30pm on 31 January 2025, but this wasn't successful because his balance was zero. Mr I feels Barclays lied when it told him this as he can prove the payment was made.

I agree Mr I can prove the payment was made, but it didn't show until later, and this is likely because of the IT outage. I think Barclays was factual when it said Mr I had no money in his account, at the time Mr I attempted to send money from Barclays his balance was zero.

And I don't think it would have been reasonable for Barclays to allow the payment out based on Mr I's payment confirmation from the other bank. I think Barclays had to wait until the money credited Mr I's account before allowing him to send it elsewhere

Mr I says he needed the money for a very important payment, but he can't send this service anything to show this, or show he borrowed money at a cost to cover this payment.

I don't think it's fair for me to say Barclays needs to compensate Mr I more because he needed the money urgently when there's no proof to show this.

Mr I's other concerns are, I think, around how Barclays handled his complaint. But complaint handling itself isn't a regulated activity.

DISP lays out this service's jurisdiction and DISP 2.3 lists what activities are regulated, and complaint handling isn't in this list nor is it covered elsewhere. This means I don't think I have the jurisdiction to look at a lot of what Mr I's complained about.

Mr I's said he spent a long time trying to get his complaint resolved, including calls and online chat, and a call was hung up. I think this is complaint handling.

Mr I also says Barclays offered him £75 in an online chat, which I've seen the proof of, but when Mr I logged his complaint, he was offered less. Barclays eventually paid Mr I £75 but I can't comment on this change of offer as I don't think I have the jurisdiction to do so.

Mr I says Barclays offered the lower amount of compensation without doing a proper investigation and took longer to send its final response. I think this is also complaint handling, and not something I can comment on.

Mr I says Barclays told him the way it had handled his complaint wasn't relevant, and I think this likely happened. I think the language could have been clearer here, but it's likely Barclays was trying to explain this service's remit around complaint handling.

I don't think I have the power to look into Mr I's concerns about how his complaint was handled, regardless of how unhappy Mr I is with things.

What I can consider is the delay to Mr I's transfer from his other bank account. And, having done this, I think Barclays' IT outage likely delayed things, so it's fair for Barclays to compensate Mr I and I think £75 is a fair and reasonable amount to pay.

### **My final decision**

My final decision is I uphold this complaint, but I think Barclays Bank UK PLC has already paid a fair amount of compensation to Mr I, so it doesn't need to do more to resolve things.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr I to accept or reject my decision before 4 June 2025.

Chris Russ  
**Ombudsman**