

The complaint

Mr S complains the IT outage at Barclays Bank UK PLC stopped him paying money off his credit card.

What happened

Mr S wanted to pay £2,000 off his credit card over the weekend of 31 January to 2 February 2025 but couldn't because Barclays had an IT outage. Mr S says his mobile application (app) wasn't working and he also couldn't use his card to buy food.

The money Mr S was intending to pay to Barclays was then used for other bills, and not being able to pay this money off his credit card has caused a serious impact on Mr S' mental health and his family's mental and physical health.

Mr S complained to Barclays, and it responded to say despite the IT outage it could still see records of attempted payments but couldn't see Mr S attempted to pay his credit card. Barclays said Mr S' payment was due on 27 January 2025, before the IT outage.

And Barclays said Mr S would have incurred interest anyway, as what Mr S was looking to pay wasn't the full statement balance. Barclays didn't think it had made a mistake and didn't offer to compensate Mr S.

Unhappy with this answer Mr S brought his complaint to this service. An investigator looked into things, but didn't think Mr S' complaint should be upheld.

The investigator said they understood the IT outage affected bank accounts but not credit cards, and Mr S only held a credit card. The investigator said Mr S told us he couldn't use the app, but didn't try to pay another way.

The investigator said they couldn't see any attempts to use Mr S' credit card, but, in any event, he was at his borrowing limit so couldn't have used the card to buy food.

The investigator accepted Mr S' mental health had been affected, but didn't feel Barclays had made an error so couldn't ask it to pay compensation.

Mr S disagreed and said his app was definitely not working. Because of this the £2,000 he intended to pay was now not available. Mr S said he had further issues with the app in March and was promised call backs during his complaint which didn't happen.

Mr S 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 from 31 January to 2 February 2025. Barclays has said it only

affected bank accounts and not credit cards. Mr S disagrees with this.

Mr S has sent in some screenshots of other people's issues with their app, but not of his, but I wouldn't necessarily expect Mr S to take screenshots at the time.

Where evidence is inconsistent or incomplete, I can make a finding on what I think is more likely to have happened, the balance of probabilities. Barclays says credit cards were unaffected by the IT outage, but Barclays' app was impacted.

I think it's more likely Mr S did have some problems with his app during the outage.

But, I don't think this means Barclays needs to pay Mr S the £2,000 he wanted to pay to his credit card.

Mr S can use the app to pay his credit card. But Mr S could also call Barclays to make a payment, make a faster payment from his other bank or speak to his other bank about making a payment to Barclays.

The app isn't the only way to pay, so even though I think Mr S' app likely had some problems, Mr S was easily able to pay another way. I don't think the IT outage stopped Mr S paying the money to his credit card at all, it just stopped him paying in a way he wanted to.

And Mr S says the money put aside for the credit card payment has now been paid towards other family bills. So, I can't agree this money is now lost.

The other bills were owed as well as Mr S' credit card bill. Either Mr S paid the £2,000 to his credit card and still owed the other bills, or paid those bills and owes the credit card money.

The IT outage hasn't meant Mr S is down any money, at worst it meant different bills were paid, but these were always owed and needed to be paid at some point.

Mr S has said he couldn't buy food using his card during the outage. Although Barclays debit cards had some problems during the IT outage, I'm more persuaded by Barclays when it says spending on credit cards was unaffected.

Barclays has no records of any payments Mr S attempted during the outage. I think Mr S had a small amount left in his available balance, but it seems he'd left this to cover the interest due. I don't think Mr S was unable to buy food because of the IT outage.

Mr S has mentioned a later IT outage, but I can't consider it as it doesn't form part of this complaint. If Mr S is unhappy about the later IT outage, then he can complain to Barclays, wait for its response and if he's still unhappy, he might be able to bring it here.

Mr S said Barclays handled his complaint poorly. Mr S was offered £75 compensation, but he declined this. Barclays then withdrew this offer after fully investigating Mr S' complaint.

Mr S says he didn't receive call backs about his complaint and never received the final response.

This service isn't able to look at every complaint brought to us. There's a set of rules, DISP, telling this service which complaints it can look into.

DISP 2.3.1 lists the activities carried out by businesses this service can consider complaints about, and complaint handling isn't in this list, nor is it covered elsewhere.

I think part of what Mr S is complaining about is how Barclays handled his complaint. The lack of call backs and lack of receipt of the final response is to do with the complaint itself, not the merits of Mr S' complaint.

So, I don't think these points are things I can consider further.

And I can see Barclays offered Mr S £75 in compensation, but once it had fully investigated his complaint it decided it hadn't made an error, and didn't think it needed to pay any compensation at all.

I think this is a reasonable decision for Barclays to make. I also don't think Barclays made an error here, and I don't think it needs to pay Mr S any compensation either.

I have no doubt Mr S' mental health has worsened recently, and I have no doubt his close family have also experienced worsening mental and physical health.

But I don't think Barclays made an error here, and I don't think Barclays caused Mr S a loss.

It would be unfair for me to tell Barclays to compensate Mr S when I don't think it's made any errors in the way it's handled things.

I know this will come as a disappointment to Mr S, but I won't be asking Barclays to do anything further to resolve things for him.

My final decision

My final decision is I don't uphold this complaint.

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

Chris Russ
Ombudsman