

## **The complaint**

Miss M complains Barclays Bank UK PLC's IT outage meant she couldn't make purchases on her card.

## **What happened**

There was an IT outage at Barclays over the weekend of 31 January to 2 February 2025. Miss M said this outage meant she couldn't order food shopping online and wasn't able to eat. This was made worse by the fact Miss M had just had a baby.

Miss M said family members were sending her money, but she wasn't able to receive this due to the outage. Miss M's balance wasn't updating, so she overspent and then had to leave the house with a newborn to shop, something Miss M didn't want to do.

Miss M complained to Barclays, and it said it had resolved things after discussing the complaint with Miss M and offered £35 in compensation.

Unhappy with this response Miss M brought her complaint to this service. An investigator looked into things and thought Barclays' offer of £35 was fair.

The investigator said a card transaction to a food delivery company had been declined, but this was due to Miss M not having enough money. The investigator said Miss M was able to make card payments to supermarkets, so felt Miss M could do food shopping.

The investigator accepted Miss M had been inconvenienced by the outage, but thought the impact had been minor and felt the £35 already offered by Barclays was fair.

Miss M responded to say she had enough money in her account to cover the declined payment, her ability to overspend hadn't been considered and lots of people had sent her money. Miss M also said a later outage had inconvenienced her further.

The investigator explained Miss M's balance, and it being lower than it seemed because of already authorised card payments Miss M had made. The investigator also asked Miss M for any proof the payments she was expecting should have arrived sooner.

The investigator said they could only consider the outage Miss M had complained about, not any subsequent outages she hadn't complained to Barclays about.

Miss M didn't respond, but had already said she was unhappy with the outcome, so her complaint was passed to me to make a final decision on it.

## **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.

There's no dispute there was an IT outage at Barclays, but it appears to have affected

different people in different ways. It seems some people could use their cards, some couldn't, some payments were delayed but others weren't.

Looking at the information Barclays has sent this service it seems Miss M was able to use her card. Miss M used her card early in the morning on 31 January 2025 and then received some credits into her account.

But I think these credits were used up by prior card payments, as explained by the investigator, and left Miss M with less than £30 available in the account.

Miss M then tried to pay more than £30 to a food delivery service, and the payment was declined. I'm satisfied this card payment was declined because Miss M didn't have enough money in the account, rather than the payment being declined because of the outage.

Miss M was able to use her card in two supermarkets through the day of 1 February 2025, as both these payments added up to less than £30. Miss M then received a further credit on 3 February 2025 and could use her card again.

I haven't seen anything to suggest the credit on 3 February was paid sooner and then delayed by the outage. And I can't see Miss M was able to overspend either, it seems Barclays stopped Miss M spending more money than she had in her account.

I accept Miss M's balance might not have been updating properly, this seems to be a problem most customers of Barclays had, and this will have caused some inconvenience.

But I don't think Miss M was caused too much inconvenience, it seems she was able to pay for food and her card worked. It's likely, had Miss M tried a smaller amount for her earlier food delivery order, it would have worked.

Because I think the impact on Miss M was low, I think Barclays previous offer of £35 is fair.

### **My final decision**

My final decision is I uphold this complaint and Barclays Bank UK PLC should pay Miss M £35 to compensate for the inconvenience she was caused.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss M to accept or reject my decision before 10 July 2025.

Chris Russ  
**Ombudsman**