

The complaint

Mr I complains the failure of Barclays Bank UK PLC's mobile application (app) meant he couldn't make purchases and missed an important family event.

What happened

Barclays' app stopped working on the morning of 8 March 2025. This meant Mr I couldn't transfer money from his savings accounts to his current account to then pay for things.

Mr I says he couldn't top up gas, buy food or pay his mechanic. Because Mr I couldn't pay his mechanic he couldn't collect his car, so he couldn't then drive to a family event.

Mr I said he had to borrow money, and this was embarrassing and inconvenient.

Mr I complained to Barclays, and it said the app outage was over by 12.31pm on 8 March 2025, so Mr I could have bought gas and paid his mechanic at this point. Barclays said it couldn't see Mr I repaying any borrowed money from his account.

But Barclays accepted its app wasn't working and paid Mr I £50.

Unhappy with this response, Mr I brought his complaint to this service. Mr I said his mechanic closed at midday, so it was too late to pay when the app started working.

Mr I said he shouldn't be expected to keep trying all day when the app went down, and he repaid the people he borrowed from with other money he was owed.

An investigator looked into things but thought Barclays had done enough to resolve things for Mr I. The investigator said payments Mr I tried to make were declined because he didn't have enough money.

The investigator said they couldn't see how Mr I was going to pay the mechanic when he didn't have money in his account. The investigator thought the £50 paid was enough.

Mr I disagreed and said the reason he had no money in his account was because he holds it in savings and transfers it across when he needs it. Mr I said he shouldn't have to visit a branch or call Barclays, he relies on online banking.

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.

I asked the investigator to reach out to Mr I for the invoice for his car repairs, but Mr I has

recently moved and couldn't find it. Mr I felt he's sent in all he needs for me to reach a fair decision.

Barclays accepts its app wasn't working on the morning of 8 March 2025. And I can see Mr I had money available in his savings accounts, and looking at his statements Mr I often transfers from his savings to current.

I can also see Mr I tried to make a transfer on his app around 8.15am on 8 March, and this didn't go through. Mr I was trying to spend on his card, and it was declined, because there wasn't enough money there.

I think it's clear Mr I was trying to move money to cover this payment. Eventually, Mr I made a smaller payment and this went through. Mr I then logs into his app around 10.15, and this is the last time he logged in on 8 March.

I accept Mr I shouldn't have to keep checking his app, all day, to see if it's working. But if Mr I couldn't heat his house, or eat, I'd expect him to check later in the day, there's a serious need for Mr I to access money, but it seems he checked after 10am then stopped.

I think Barclays is fair when it says Mr I could have made transfers, and gone shopping and paid for gas after its app began working again, around 12.30pm. I think it's reasonable Mr I would have checked his app if he had no access to money and no access to food.

Mr I says he had to borrow money, and this was embarrassing. But Mr I's not provided any evidence of this, and his statements don't show repayments to other people. Mr I says he repaid people with other money he had, but I'd need some evidence to uphold this point.

This service is evidence led, in the same way I'd expect a business to provide some evidence to back up an assertion, I'd expect the same from Mr I, perhaps not the same depth of evidence I'd expect from a bank, but I'd expect something.

I don't think I can ask Barclays to compensate Mr I for having to borrow money when there's no evidence this happened.

Mr I says he was unable to pay his mechanic because he had no money in his current account. Mr I says the mechanic closes at midday on a Saturday and the app didn't start working until after this time.

Mr I says without paying his mechanic he couldn't take his car, and without his car he missed a very important family function.

But Mr I can't supply this service with anything to show his car was in for repair. And Mr I knew there were issues with the app a little after 8.15am, and has said he borrowed money.

I'm unsure why Mr I couldn't borrow money to get his car out of the mechanic's.

And since this was an important family event, I'd expect Mr I to contact Barclays and see what's going on, when things might get fixed or what else he could do.

It seems Barclays might not have been able to transfer money even if Mr I called, but it might have been able to, but Mr I never called. And Mr I might have been able to access cash at a branch, from his savings account.

I don't know why Mr I didn't contact Barclays to try and find out how else it might be able to help him get money, especially as the event he missed was so important.

Again, I don't think I can ask Barclays to increase any compensation payment for this part of Mr I's complaint either. I don't have any evidence of the car repairs, and I can't see Mr I tried to mitigate this significant distress by contacting Barclays.

But Mr I's app definitely wasn't working, and this caused Mr I some inconvenience, I can see the changes in amounts he tried to pay early on 8 March.

Barclays has already paid Mr I £50 to compensate for any inconvenience, and think this is a fair amount for it to pay, with the evidence I have right now.

I know Mr I will be very disappointed, but I don't think I can ask Barclays to increase its compensation payment for distress and inconvenience Mr I can't show some evidence for.

My final decision

My final decision is I uphold this complaint, but Barclays Bank UK PLC has already paid a fair amount of compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr I to accept or reject my decision before 11 July 2025.

Chris Russ
Ombudsman