

The complaint

Mr C complains Barclays Bank UK PLC won't refund him for losses he experienced during Barclays' recent IT outage.

What happened

Mr C was looking to book a property and says the IT outage stopped him making a payment, and he lost out on his first choice of accommodation. The second choice accommodation cost £40 more, so Mr C contacted Barclays about this loss.

Barclays offered Mr C £40 in an effort to resolve things, and without fully investigating Mr C's complaint. Mr C declined this, he felt a £50 payment was fairer.

Since Barclays couldn't agree this, it investigated Mr C's complaint, and said it could see Mr C was able to make some transfers on 1 February 2025.

Barclays said it couldn't see any attempts at accommodation payments, other than rent, but would review things again if Mr C provided more about the loss.

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

The investigator said they were satisfied a declined payment would show on Barclays' records, and there was no evidence Mr C had tried to make a payment.

Since the investigator thought Barclays hadn't made a mistake they didn't think Barclays needed to compensate Mr C, even though it had made an offer previously.

Mr C didn't agree and said this outcome was inconsistent with other outcomes on the same type of complaint. Mr C said he couldn't access the app, hence the multiple log in attempts, so he couldn't make the payment.

Mr C said he lost out and Barclays said no one would be out of pocket because of its IT outage. Mr C said he paid for the second accommodation in cash, and this withdrawal showed on another account.

Mr C said Barclays offered £40 then reneged on this, so he 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 over the weekend of 31 January to 2 February 2025.

This outage didn't appear to affect everyone with a Barclays account, and affected people in different ways, some people could make card payments, some couldn't, some could access their apps and make payments, others couldn't.

Just because there was an IT outage doesn't mean customers have to be compensated, I need to consider the specific impact the IT outage had on Mr C.

Mr C says he paid his second choice accommodation in cash, from another bank account.

I accept Mr C might have had problems with his app, and possibly couldn't make faster payments. But I don't think Mr C would have been paying for his accommodation or booking by faster payment. I think it's more likely Mr C would be using his card to pay.

Like the investigator, I'm satisfied any failed or declined card payments would show on Barclays' records. The card schemes maintain card payments, and whilst the IT outage might well have stopped card payments, I think any attempts would still be recorded.

Barclays has sent this service records to show Mr C didn't make any payments, failed or successful, on his card. I don't think Mr C tried to pay for his first choice accommodation on his Barclays card.

And Mr C's explained he used another bank's card to pay, in cash, for the other accommodation. It's unclear why Mr C couldn't use this account or card to pay for his first choice accommodation.

And when Barclays investigated Mr C's complaint, it offered to review its outcome if Mr C sent in further proof, but it doesn't seem he sent in anything further.

I don't think Mr C lost out on his first choice accommodation because of Barclays' IT outage.

Mr C says Barclays said it would ensure people who lost out due to the IT outage wouldn't be out of pocket, and I agree this is the case. But this doesn't mean Barclays has to compensate everyone for the IT outage without any proof of loss.

Overall, I'm not satisfied Barclays caused Mr C a loss, so I don't think it needs to compensate him.

I can see Barclays offered Mr C £40 to resolve things, without investigating his complaint. This offer was made as a gesture of goodwill. Mr C declined this offer.

Barclays then fully investigated Mr C's complaint and couldn't see any attempts to pay via faster payment or card and Mr C's provided nothing to show how he was looking to book this first property or how he was intending to pay for it.

Since Barclays didn't feel it had caused a loss to Mr C, it decided not to keep its offer open, and this seems a fair thing to do in the circumstances.

I don't think the fact Barclays made an offer means it has to pay it now. I'd expect Barclays to maintain the offer if it made an error, but I don't think Barclays made an error here, so it follows I don't think Barclays needs to continue to offer the £40.

And Mr C says not paying him compensation is inconsistent with other outcomes. I can't comment on the outcome of other complaints, I have to consider every complaint on its

individual merits.

Having considered the individual merits of Mr C's complaint, I don't think Barclays needs to pay any compensation.

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 C to accept or reject my decision before 20 June 2025.

Chris Russ
Ombudsman