

The complaint

Mr B complains about the service from Barclays Bank UK PLC during its IT outage. He also complains about having limited access to his funds and the impact this had.

What happened

During the weekend of 31 January 2025, Barclays suffered an IT outage which affected customers such as Mr B. Mr B reports being unable to access his account, transfer money, or make necessary payments. Mr B complained and Barclays offered him £25 to make up for the impact of the outage. But Mr B says he was aware of friends and family members receiving a higher amount and so he escalated his complaint.

Mr B has said that during the life of his complaint he was subjected to excessive questioning and was asked to provide evidence of his losses. He believes this was unreasonable and says Barclays' records should be able to confirm the outage. Mr B added that the complaint handler at Barclays was rude and unhelpful, and didn't fairly address his concerns.

When bringing his complaint to our service, Mr B said the outage had led to significant financial and personal impact. He said he was unable to transfer money to his daily spending account with another provider, and was left without access to funds for food and transport – as well as other necessary expenses throughout the weekend on which the outage took place. Mr B feels the way Barclays handled his complaint was unfair and discriminatory, and the interactions with Barclays' staff added to his frustration.

Mr B raised unhappiness that Barclays refused to comment on the awards that others had received and he is concerned about the apparent inconsistency in Barclays' approach. He believes £100 is a more appropriate award in the circumstances.

Our Investigator looked into things but didn't uphold Mr B's complaint. She said she'd listened to the call Mr B was unhappy with and agreed the call could have been handled better, but was satisfied that Mr B's request was actioned and the complaint escalated. She disagreed that Mr B hadn't been able to access his account. She'd seen evidence of three card payments, one ATM withdrawal, successful access to online banking, and no declined transactions. She found that despite Mr B perhaps not having access to the funds in the way he wanted – for example, not being able to transfer to his spending account – the funds were accessible.

The Investigator concluded that the £25 offer from Barclays did enough to make up for any impact, though she invited him to provide any evidence of his losses for consideration.

Mr B disagreed with the Investigator's view. He said he couldn't access the app properly all weekend and couldn't check his balance and so was unable to guard against going overdrawn. He said he had to borrow money from friends and that one of the payments on his account with another provider failed as a result of the IT outage, though he managed to avoid a fee or penalty.

In response, the Investigator noted that Mr B hadn't provided evidence of his losses,

explaining that our service relies on the evidence we're given for our answers to complaints. As no agreement had been reached, the case was passed to me to decide.

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.

Having done so, I won't be upholding this complaint. I acknowledge the frustration Mr B reports, and I realise this outcome will be disappointing for him, so I've explained why below.

I should explain that my role here is to think about the individual circumstances of this complaint and whether Barclays did something wrong which caused Mr B to lose out as a result. If I think Barclays did something wrong, I can then think about what – if anything – it should do to set matters right. This includes any offer it has already made.

To help me with this, I've taken into account Mr B's submissions regarding his complaint issues. But if there's something I've not specifically mentioned, it isn't because I've ignored it – I haven't. I'm satisfied I don't need to comment on every individual point or argument to be able to reach what I think is the right outcome. Our rules allow me to do this, and this simply reflects the informal nature of our service as a free alternative to the courts.

Having reviewed this complaint, I'm persuaded by the evidence provided that Mr B was able to make purchases on his card and would likely have enjoyed some access to his online banking. I say this because I've seen a screenshot of Mr B's account activity from around the time as well as the online banking log provided by Barclays. Mr B was able to make transactions on his account during the IT outage, including a regular payment, card purchase and ATM withdrawal. I appreciate his comments around using another account as his spending account, but based on what I've said above, I'm not persuaded the IT outage prevented him from accessing his funds.

Similarly, the online banking log provided by Barclays shows that Mr B successfully logged into his app several times. Whilst I accept his comments around the reduced functionality and technical issues faced when attempting to log in, it remains that Mr B was already in his agreed overdraft prior to the outage. I think this is important because the direct debits taken during the period, combined with the spending he made, left his account with less than £20 available for spending. Given the relatively low amount available to him, I'm not persuaded any inability he may have experienced in checking his account's balance led to detriment – for example, spending beyond his agreed overdraft limit – requiring an increased amount of compensation.

But, even if I were to accept an inability to check his balance caused him detriment, Mr B has not provided any supporting evidence of financial loss to our service. And whilst he has made a point that Barclays' records should confirm the outage, neither Barclays nor our service can confirm any specific loss suffered by Mr B without it being provided by him. In addition, I haven't seen any evidence that funds were prevented from crediting his account during the period. So, in the absence of evidence persuading me of material loss, I've thought about any distress and inconvenience caused by the overall service, focusing on the interactions Mr B has mentioned.

I've listened to the call between Mr B and Barclays which took place a few days after Barclays restored full service. At times the call became heated as the agent and Mr B disagreed on an appropriate level of compensation. I think that the agent could perhaps have done more to prevent the escalating tensions, but I'm not persuaded his tone or

conduct impacted Mr B to a degree sufficient for me to direct Barclays to pay further compensation. Indeed, I've listened to all calls provided by Barclays on the matter, and I haven't heard anything which persuades me that the compensation offered by Barclays should be increased, or that Barclays applied any other test when arriving at its figure than the individual impact to Mr B.

Whilst I understand that it can be frustrating or inconvenient when things go wrong in matters relating to one's bank or account provider, this does not mean that compensation is necessarily merited. In many cases, even though there has been a certain amount of inconvenience or distress, it will not be appropriate for this service to tell a bank to pay compensation, or direct it to pay *more* compensation if an appropriate offer has already been made – as is the case here.

As our Investigator has explained to Mr B, each complaint is assessed on its own merit, using the evidence supplied by both parties. In this case, taking everything into consideration, I'm not persuaded that Barclays' IT outage was the cause of Mr B being unable to meet any of his financial obligations, or that the impact of Barclays' service requires a higher amount of compensation than it has already offered. I appreciate Mr B might feel differently, but I will leave it to him to decide whether, on reflection, he now feels able to accept the sum proposed or pursue matters elsewhere. Either way, my decision completes our consideration of his complaint.

My final decision

My final decision is Barclays Bank UK PLC must pay Mr B £25, if it hasn't already, within 28 days of acceptance of this decision.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 17 June 2025.

James Akehurst
Ombudsman