

The complaint

Mr A complains about the impact to him and the service provided by Barclays Bank UK PLC during its IT outage.

What happened

During the weekend of 31 January 2025, Barclays suffered an IT outage which affected customers such as Mr A. Mr A told our service he used his account as normal and was unaware of the problem until he was notified by a family member, at which point he says he had already overspent, and his account had gone overdrawn.

Mr A received monthly benefits and told us that when his benefits were paid, the funds were only enough to place his account back into credit. As a result, he said he had to borrow £400 from a family member to meet upcoming bills.

Mr A raised a complaint with Barclays shortly after the IT outage was resolved, but Barclays failed to log the complaint. He contacted Barclays again later in the month, and the complaint was finally raised. Barclays apologised and agreed things hadn't gone the way they should have. It accepted Mr A's balance hadn't updated, resulting in him going overdrawn. But it assured him he hadn't been charged for the brief period he was overdrawn and offered £100 as a resolution, which it credited to his account. However, Barclays didn't agree it hadn't made him aware of the issues it had experienced as it had sent him notifications through its banking app.

Mr A wasn't satisfied with the £100 Barclays paid him and so he called again in an attempt to have his complaint reopened and his compensation increased. Mr A reports receiving poor service from Barclays' agents during his calls and complains that Barclays refused to speak with a relative on his behalf. He attempted to complain again, mainly about the service received when trying to have his complaint reopened. Barclays' agent gave Mr A some options, and further compensation was discussed, but the conversation ended and no further compensation was agreed.

Mr A has since raised complaint points with our service about the depth of Barclays' investigation, citing how quickly his complaint was closed as the source of those concerns. He is also unhappy that despite telling Barclays that email was the best form of communication, it sent him its final response by letter.

Our Investigator looked into things but didn't uphold the complaint. She accepted the outage would have affected Mr A, particularly given his characteristics of vulnerability, though said the compensation offered by Barclays did enough to put things right. She couldn't see any evidence of Mr A being unable to pay direct debits or other bills, nor could she see any evidence of £400 being sent to him by a family member to meet his financial commitments.

The Investigator said Barclays hadn't done anything wrong in refusing to speak with his family member on his behalf, as this was a measure to guard against fraud. She also explained she couldn't look into Mr A's concerns about Barclays' complaint handling process as this was unregulated.

Mr A wasn't satisfied and asked for the complaint to be reviewed by an Ombudsman.

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 agree with the conclusions arrived at by the Investigator and won't be upholding this complaint. I know this will be disappointing for Mr A, so I've explained why below.

From reviewing Mr A's statements and account activity from around the time of the IT outage, I can see Mr A's account would have gone slightly overdrawn, but that a credit of £50 quickly brought the account back into credit. Though I understand Mr A's frustration at the situation arising, I haven't seen anything which persuades me Barclays caused financial hardship to a level which requires compensation or a direction to place Mr A in the financial position he otherwise would have been in.

I say this because, despite Mr A's testimony, I've seen no evidence of incoming bills or financial commitments which Mr A was unable to meet. He has told our service he borrowed £400 for the purpose of meeting his obligations, but I've received no supporting evidence of this and cannot find this payment, or similar, on his account statements. Nor have I seen evidence of his incoming benefits clearing his overdraft.

Mr A's statements from periods outside of the weekend when the IT outage took place show an account balance and spending patterns which I think are broadly similar to the period Mr A complains about. And so, I can't fairly conclude the IT issues affected Mr A in a way that caused him to significantly change his account use. Barclays has provided evidence which persuades me notifications were sent to Mr A's banking app and that he didn't experience any problems with logging in. With that said, given the health concerns he has shared with our service, I don't doubt the distress he would have felt upon learning of the issue. With this in mind, having thought carefully about the £100 paid by Barclays, I'm persuaded it fairly makes up for what I know of the impact to Mr A.

I've also thought about the other points Mr A has raised, such as his dissatisfaction with the agents he and a family member spoke to when attempting to have his complaint reopened. Our Investigator has explained to Mr A that Barclays acted fairly when trying to protect him from potential fraud with the measures it took to ensure it had the relevant authority to speak to his family member. I agree that Barclays should take appropriate steps to protect Mr A from the risk of fraud, and I've seen nothing on this complaint which persuades me it acted unreasonably or unfairly in that regard.

I've listened to the call recordings with the two agents Mr A is concerned about, and I'm persuaded the primary purpose of those calls was for his complaint to be reopened and for more compensation to be paid. I'm of the opinion that, ultimately, Mr A's unhappiness here stems from the fact his request wasn't fulfilled during those calls.

The Investigator has alluded to this activity amounting to complaint handling, which isn't regulated and not something I can generally award compensation for in isolation – and I agree. I note it was explained during both conversations that Barclays' complaints process meant Mr A should have instead contacted our service – which he was eventually able to do. Further, the call was terminated by Barclays' agent, but only after Mr A had begun shouting, and the agent did so politely. So even if I were persuaded these calls didn't relate to complaint handling, it's unlikely I could fairly say Barclays had done anything wrong here.

Similarly, during his webchat with Barclays, Mr A told the agent that email was the best form of communication as he sometimes missed telephone calls. I think this statement implied the issue Mr A was most concerned about related to Barclays calling him, and not necessarily the format of its written correspondence. The document Barclays sent was its final response letter, which Mr A eventually received – albeit later than he would have liked. This document formed part of Barclays’ complaint handling obligations and gave Mr A the details of his complaint, as well as referral rights to our service. I’m of the opinion that Mr A’s complaint point here ties in with what I’ve said above about the calls between him and Barclays in that it relates to complaint handling and isn’t something I’m generally able to award compensation for in isolation. But even if that weren’t the case, Barclays’ final response was received by Mr A, allowing him to bring his complaint to our service for assessment – which, as mentioned, he has done.

A full review of Mr A’s complaint has now been conducted by an Investigator and an Ombudsman, and neither review has found failings from Barclays beyond those it had already identified for itself. And so, whilst Mr A has raised points about the robustness of Barclays’ assessment of his complaint, I hope the findings of the reviews carried out by this service allay his concerns in that regard.

I’d like to conclude by saying my decision in no way seeks to diminish what Mr A has told us of his circumstances and personal challenges – which sound very difficult indeed. But whilst I realise this won’t be the answer Mr A wanted, it remains that I don’t think Barclays need to do anything further in relation to the matters covered in this decision.

My final decision

My final decision is I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I’m required to ask Mr A to accept or reject my decision before 9 July 2025.

James Akehurst
Ombudsman