

The complaint

Miss A complains Barclays Bank UK PLC's IT outage meant she couldn't pay her driving instructor on time and was charged for this.

What happened

Miss A was due to sit her driving test in early February, and logged into her Barclays app to pay for lessons. A payment she'd made to her account wasn't showing, so she tried to troubleshoot this herself and uninstalled the app.

When Miss A tried to reinstall the app, she realised she didn't have her card, so she called Barclays. Barclays couldn't give Miss A her card details over the phone, and said she'd need to visit a branch on the Monday.

Miss A complained to Barclays saying because she had no access to the app, she didn't have money for the whole weekend and couldn't pay for her driving lessons.

Barclays responded to say it was sorry for the IT outage and the knock-on effect this had for waits to answer calls. Barclays said it had tried to resolve the complaint, but couldn't, and offered Miss A £75 to compensate for the inconvenience of the IT outage.

Miss A didn't accept this offer and brought her complaint to this service. An investigator looked into things and thought Miss A's complaint should be upheld.

The investigator said Miss A made a payment to her Barclays account and this was delayed because of the outage. When it didn't show, the investigator thought it was reasonable for Miss A to uninstall the app.

But the investigator didn't uphold Miss A's point about being unable to pay her driving instructor. The investigator said Miss A had been offered the opportunity to make a payment on the call she made, but didn't.

The investigator thought the inconvenience Miss A had experienced, by not being able to access her app, was more fairly compensated by a payment of £150.

Barclays disagreed and said it accepted Miss A acted reasonably by uninstalling her app, but felt this only caused minor inconvenience.

Miss A's complaint was passed to me 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 think it's clear the IT outage had an effect on Miss A. It seems Miss A sent herself a

payment of £250 on 31 January 2025. Barclays says this shows as available on 1 February 2025, so it's very likely the payment was delayed.

Miss A says when she didn't see this £250 payment straight away, she thought something was wrong with her app, and she uninstalled it.

I think this was a reasonable thing for Miss A to do. But I also think she wouldn't have done this had the IT outage not happened.

I think the IT outage delayed Miss A's payment in, and this started the process leading to her uninstalling her app.

Miss A had reported her card lost a few days before, so she couldn't reinstall the app. Although I can't say Miss A losing her card is Barclays' fault, I think Miss A would never have uninstalled her app had it not been for the IT outage.

So, I think it is Barclays' mistake that caused Miss A to uninstall her app.

This would have been inconvenient and distressing for Miss A, and at a time when she was moving towards her driving test. Miss A has sent this service proof she passed her test on 6 February 2025, the week following the IT outage.

Like the investigator, I think Miss A could have mitigated some of her inconvenience by asking Barclays to make a transfer for her when she called. I think Miss A could have paid her instructor on 1 February 2025.

Because of this, I don't think it would be fair for me to tell Barclays to compensate Miss A for the increased price of her lessons.

But, Miss A's lack of access to her app, where she pays her instructor from, would have been frustrating, and at a time when she would already have been nervous about her upcoming test.

And I can see Miss A made three calls to Barclays on 1 February 2025 in an effort to sort things out. It appears the first two calls were abandoned by Miss A after spending over 40 minutes on hold the first time, and nearly half an hour the second time.

Whilst I accept Barclays was experiencing high call volumes, Miss A had no other option but to call. Normally Miss A would be able to use the chat function, but not without an app.

So, Miss A was forced to call, having uninstalled her app due to Barclays' error.

I think these long holds and abandoned calls would have further inconvenienced Miss A.

I agree with the investigator, I don't think Barclays' initial offer of £75 is enough to compensate Miss A for the frustration and inconvenience she was caused.

I think all this frustration and inconvenience can be traced back to Miss A uninstalling her app. And I think Miss A uninstalled her app because of an error by Barclays, it delayed a payment to Miss A's account due to its IT outage.

My final decision

My final decision is I uphold this complaint and Barclays Bank UK PLC should pay a total of £150 in compensation to Miss A.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss A to accept or reject my decision before 24 July 2025.

Chris Russ
Ombudsman