

## **The complaint**

Mr S complains about the impact of an IT outage which affected customers of Barclays Bank UK PLC. He is also unhappy with the service he received while complaining about the outage.

## **What happened**

During the weekend of 31 January 2025, Barclays suffered an IT outage which affected customers such as Mr S. Mr S says he borrowed £4,000 from a friend, and it was due to be repaid on 31 January 2025. But, despite having the funds available in his account, he was unable to repay his friend because of the outage.

Mr S says he was able to borrow £4,000 from his uncle in order to repay his friend, but says his uncle lent him the money on the basis that Mr S would pay £300 in interest.

Mr S complained to Barclays about the issues he believed were caused by the outage. He told the adviser about the interest his subsequent loan had attracted. He felt Barclays should reimburse him for the £300. But Barclays' systems were down and so the agent couldn't initially record his complaint.

Mr S spoke to Barclays several times over the next few days. He raised further concerns about the long waiting times to speak with anyone at Barclays about his complaint. During one of his calls he was asked by the agent whether he had an invoice or any written confirmation of the loan he could take to branch, or whether his uncle could provide anything to show he withdrew the money for Mr S. Mr S said he wouldn't be able to secure any of these items, particularly as his uncle had held the £4,000 in cash.

Mr S asked whether he could make his own invoice. The agent said she couldn't tell him whether that would be acceptable, but said that to reimburse him with £300, Barclays would need to see some sort of evidence of the loss. Mr S wasn't satisfied, believing the adviser had suggested he could take a self-made invoice to branch, knowing it wouldn't be accepted.

Mr S called Barclays the following day to complain about the call outlined above. The agent read out the call note from the previous day's call at Mr S' request, but Mr S wasn't happy with the contents, believing them to be inaccurate. He added that he wanted to also complain about someone hanging up on him.

Other calls took place during the period and Mr S raised further points of unhappiness, such as having felt bullied during a previous call and about Barclays having not taken him through verification.

In Barclays' complaint response to Mr S, it apologised for the trouble caused by its outage, but said it was pleased to confirm all issues had been resolved by 3 February 2025. It didn't agree that Mr S had been treated unfairly or without respect by its agents, nor did it agree that an agent had misrepresented the comments Mr S' made during a call, or that its security processes hadn't been followed correctly.

Barclays acknowledged Mr S' unhappiness at not being put through to a team leader during his calls, but said it had followed the correct process here.

But Barclays' response accepted Mr S shouldn't have been advised to obtain an invoice as evidence that he had borrowed funds from family during the IT outage. It said it was his choice to borrow from his family and that it wasn't a binding contract, so it wouldn't cover the costs he said he'd incurred. Barclays also apologised for the time it took for Mr S' complaint to be logged, but said it was due to the unprecedented amount of calls it received during the time spanning the IT outage. Finally, it apologised for any difficulty he had in accessing his funds.

To make up for the impact of its failings, Barclays offered £75, which it said it had paid into Mr S' account. But Mr S wasn't satisfied with this and brought his complaint to our service.

Our Investigator looked into things but didn't think Barclays needed to do anything further. She'd seen evidence from Barclays which showed Mr S had successfully logged into his online banking during the IT outage, but hadn't attempted to make any transfers. As a result, she wasn't persuaded the outage had affected Mr S. She felt the £75 already paid by Barclays did enough to make up for any poor service it had provided.

Mr S didn't accept the Investigator's view and asked for a decision. He said he'd tried to log on many times during the outage but hadn't been able to. As no agreement could be 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 appreciate this will be disappointing for Mr S, so I've explained why below.

#### *My investigation*

When the case was first passed to me, I noticed that whilst Mr S had been asked by Barclays whether there was any evidence of him entering into an interest-bearing loan, he hadn't specifically been asked whether there were any text messages which might have confirmed this. Similarly, it didn't appear he'd been asked whether there was evidence of an attempt to defer the payment date for the loan he says became payable during the outage.

These questions were put to Mr S, but he wasn't able to provide any further evidence of entering into an interest-bearing second loan, or of an attempt to defer the payment date of the first loan. Mr S instead pointed out that he wasn't given prior warning of the outage and would have moved his funds around had Barclays done so. I've factored Mr S' response into my decision.

I should explain that my role here is to think about the individual circumstances of this complaint, and whether I'm persuaded Barclays did something wrong which was likely to have caused Mr S to lose out as a result. If I'm satisfied Barclays' failing caused Mr S to lose out, I can think about what – if anything – it should do to set matters right.

To help me with this, I've taken into account Mr S' submissions and the evidence provided by Barclays. 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. This simply reflects the informal nature of our service as a free alternative to the courts.

Whilst I understand that it can be frustrating or inconvenient when things don't go to plan, such as when waiting in a queue for a call to be answered, 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 may not be appropriate for this service to tell a bank to pay compensation. For example, I may not decide the bank should pay if the degree of inconvenience appears to be slight, or where I think the bank has already done enough to make up for the impact of any failings – as is the case here.

The main issue – Mr S' access to funds – was rectified within a few days, but many of the concerns Mr S has asked our service to consider stem from his calls with Barclays, and the way those calls unfolded. Much of the dissatisfaction relates to Mr S' attempt to register his complaint, or speak to an agent about his complaint, once registered. During most of the calls, Mr S knew there was an unplanned outage and that Barclays was trying to solve the problem, but he continued to call about compensation, and about the experience he had during previous calls. I agree things didn't always go smoothly during these calls, but I'm not persuaded Barclays' agents were at fault here. I say this because, whilst the calls often became heated, and tensions were high, I've heard nothing from Barclays' agents which causes me to think they intentionally misled Mr S, or that they were rude or purposely unhelpful.

There's an argument to be made here that many of the service issues Mr S reports relate to the way Barclays handled his complaint, and this isn't something our service can generally award for in isolation. But in any case, I haven't seen anything which causes me to think there was impact to Mr S beyond that already addressed by the £75 payment Barclays made.

In her findings, our Investigator wasn't persuaded that Mr S attempted to transfer any money during the period covering the IT outage. The implication here being that there was insufficient evidence of Mr S needing to repay a loan. As a result, she wasn't persuaded that Mr S suffered a loss. I agree with these findings, but Mr S subsequently raised concerns about the robustness of the system data provided by Barclays, stating he tried to log on many times during the period in question. He also highlighted that he wasn't warned about the outage prior to it taking place, stating he would have moved his money had he known.

I haven't seen any evidence which persuades me Barclays' system information incorrectly recorded Mr S' banking activity. Further, the nature of an unplanned outage means Barclays couldn't have warned Mr S before the problems began. But even if I *were* persuaded Barclays' data didn't accurately reflect Mr S' account activity, it remains that he hasn't provided any evidence to persuade me he is obliged to pay £300 as a result of Barclays' failing. Nor do I have evidence of Mr S attempting to mitigate his loss by trying to defer the date by which he needed to pay the original loan. I generally require a complainant to evidence their reported loss, or provide evidence to show there was, more likely than not, a loss caused by the business' failing. But I haven't been presented with any such evidence in this case.

So, because of what I've said above, whilst I recognised this will be disappointing for Mr S, I'm not persuaded Barclays needs to do anything in relation to the matters addressed above, and so I won't be directing it to do anything further.

### **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 S to accept or reject my decision before 30 July 2025.

James Akehurst  
**Ombudsman**