

The complaint

Mr F complains Barclays Bank UK PLC's IT outage caused him significant extra expense.

What happened

There was an IT outage over the weekend of 31 January to 2 February 2025. Mr F says during this time his app wasn't updating so he didn't know how much money he had.

Mr F says his mother tried to pay money to his account, but it wasn't successful.

Mr F says he couldn't access money for the whole weekend, and this led to a significant loss. Mr F couldn't pay an additional payment for some prepared food, so lost a deposit he'd already paid. Mr F says he had to sell his games console at a huge loss to buy food.

Mr F says he couldn't top up utilities, buy food or put petrol in his car so he had to take a taxi to and from his mother's house. Mr F also couldn't pay for insurance for his car and lost all the money he'd already paid towards it.

Mr F was also able to withdraw £300 from a cash machine despite him not having this money available, and Mr F is now overdrawn with no agreed limit.

Mr F complained to Barclays and in total it paid Mr F £130. Unhappy with this, Mr F brought his complaint to this service. An investigator looked into things but thought the £130 Mr F had already been paid was a fair amount of compensation.

The investigator said Mr F had money during the weekend, he was able to take the £300 from the cash machine. The investigator didn't understand why Mr F had to sell his console, and didn't think he had enough money in his accounts to pay for his insurance.

The investigator said Mr F held another, working bank account outside of Barclays so they thought Mr F's mother could have paid money to this account for Mr F to access.

Mr F disagreed and 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.

There's no dispute there was an IT outage at Barclays from 31 January to 2 February 2025. It seems this outage affected people in different ways, some people could make transfers, some couldn't, for other their cards didn't work but some people's cards did work.

It seems Mr F had 5p available in his Barclays account at the close of business on 30 January 2025. Mr F had a little less than £75 in his savings account, and received a payment

of £60, from one of his own accounts, on 31 January 2025.

Mr F was able to move some money between his savings and current and move money outside of Barclays.

Mr F says he was waiting for a payment from his mother, and this didn't credit his account. Barclays says it can't see any returned payments, and it's clear Mr F could receive money into his account, he received the £60 payment.

Barclays accepts this payment was delayed, but it was eventually credited. No payment was received by Mr F's Barclays account after the outage had ended.

Mr F says he had no money so he couldn't pay for pre-prepared food he'd already ordered. It seems this is a regular way for Mr F to buy his food, but I can't see any payments Mr F's made for the amount he says for the previous months.

And it's clear Mr F had another account, not held at Barclays, so it's very unclear why Mr F couldn't use this account. Mr F was asked to send his statements in for the other account, but he said his mother controls this account and he doesn't have statements.

Without being able to see Mr F had no access to any money, across any account he holds, it's difficult to say Mr F's experienced a loss.

Mr F says he had to get a taxi to and from his mother's house as he had no money. It seems Mr F was paid £250 by Barclays towards this loss, it's showing on Mr F's account, and he references it in a phone call.

This payment doesn't appear to be part of this complaint Mr F made, so I won't say whether it's fair or not, but I don't believe Barclays needs to refund any taxi journeys Mr F made as part of this complaint.

I'm very unsure why, if Mr F visited his mother, the payment she was meant to make to his Barclays account couldn't be given to Mr F in cash or sent to his other, working account.

And it seems his mother helps with his car insurance, Mr F certainly didn't have enough money in his bank accounts to pay this. Again, I can't understand how Mr F couldn't pay this bill when he was with his mother.

Mr F says he sold a games console for £200. In a call with Barclays Mr F says he'd paid £650 for the console. In a later email to the investigator, Mr F says he paid over £1,200 for his console.

I'm unsure why Mr F sold his console, it seems he had access to money in another account and could transfer from Barclays to this other account. I don't think I can hold Barclays responsible for any losses if Mr F chose to sell his console.

Mr F was able to take £300 from a cash machine, despite having no money in his account.

This was a known issue during the IT outage, and Barclays shouldn't have allowed Mr F to access money he didn't have. But I'm satisfied Mr F's had benefit of this money, so it's fair he pays it back.

Barclays said Mr F could repay his debt over six months and he wouldn't have to pay any additional interest or charges, or affect his credit file. It seems Barclays and Mr F couldn't

reach an agreement over this plan, but I think Barclays' offer is fair.

Mr F's said Barclays shouldn't have allowed him to access this money as he had no overdraft on his account. But this runs contrary to Mr F's main complaint, Barclays left him with no access to any money over the weekend.

It seems Mr F had access to money, he was able to withdraw this £300.

Unfortunately, I don't think Mr F's supplied this service with anything to show his losses, so it's difficult for me to tell Barclays to cover any losses.

But Barclays shouldn't have allowed Mr F to withdraw more money than was in his account. This overdrawn balance also meant a £20 payment Mr F made wasn't accessible.

Barclays paid Mr F £30 to compensate for the inaccessible £20 payment, and this appears to be part of a separate complaint, so I'm not going to decide if this £30 is fair.

Barclays then paid a further £100 to compensate for the inconvenience Mr F experienced during the outage. It's clear Mr F's balance wasn't updating and he accessed money he didn't have, this will have been inconvenient.

Looking at what Mr F's been able to show this service around his losses, I think the £100 Barclays has already paid him for this specific complaint is fair and reasonable in the circumstances.

My final decision

My final decision is I uphold this complaint, but I think Barclays Bank UK PLC has already fairly compensated Mr F.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr F to accept or reject my decision before 21 July 2025.

Chris Russ
Ombudsman