

The complaint

Mr R complains Barclays Bank UK PLC's IT outage meant he couldn't pay his credit card.

What happened

There was an IT outage at Barclays. Mr R complained to Barclays about it, and said he wasn't able to make his credit card payment, due that weekend.

Barclays accepted the outage might have been inconvenient for Mr R and offered £25 in compensation which Mr R accepted.

Mr R then brought his complaint to this service and said he'd been intimidated on the phone with Barclays and stopped from logging a complaint. Mr R said he couldn't access the app to pay his credit card balance of £500, and wanted this amount paid in compensation.

An investigator looked into things but thought the £25 was a fair amount of compensation to pay Mr R. The investigator said Mr R didn't have a balance on his Barclays account, or proof of failed transactions coming in, so it was unclear how Mr R intended to pay his credit card.

Mr R didn't accept this outcome, and asked why Barclays would compensate him if it hadn't done anything wrong. Mr R said his Barclays account was only used for paying off his credit card, and he couldn't do this.

Despite Mr R telling this service he could send in statements from his credit card, he didn't do this, and said he wouldn't until the investigator apologised to him.

The investigator said it was for Mr R to send in the evidence otherwise a decision would be reached on the information we have. Mr R 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 was an IT outage over the weekend of 31 January to 2 February 2025. Mr R's sent in screenshots and a video showing his app wasn't working, and I accept it wasn't.

I think this means Mr R wasn't able to make payments, at times, over the weekend. But I can't say Barclays needs to pay Mr R £500 in compensation without some evidence of the impact the IT outage specifically had on Mr R.

Mr R's said his credit card bill was due on 31 January. But Mr R hasn't sent this service proof of this, so I can't consider any loss here.

Mr R can't have been intending to pay his credit card from his Barclays account, it had no money in it. Whilst I accept Mr R might have been intending to transfer from another account, into Barclays, he's also been asked to provide his other bank's statements.

Again, Mr R hasn't sent this service anything to show he had the money available to pay a credit card bill.

Mr R's also not explained what intimidation he experienced on his calls with Barclays. I can see Mr R accepted the £25, then called back to see if Barclays would increase its offer.

Barclays refused, but I don't see this as intimidation.

And I can't see Barclays frustrated Mr R in logging a complaint.

I'd expect Mr R to send in something to evidence his losses or the impact of the outage. Since Mr R hasn't sent anything in, I can only decide his complaint on the information I have, which is a zero balance on Mr R's Barclays account at the time of the outage.

Mr R's since closed his Barclays account, which is a choice always open to him, so he said any further compensation would need to be paid by cheque.

I'm sorry to disappoint Mr R, but I don't think Barclays needs to pay any further compensation than the £25 it's already paid.

Barclays paid this £25 because it thought Mr R had been impacted by the outage, but there wasn't a lot of impact. I agree, and I don't think the payment of £25 is Barclays admitting there's been further impact, it's a payment to compensate for what impact there was.

Barclays admitted it made a mistake, the IT outage shouldn't have happened. I think, in the specific circumstances of Mr R's complaint, and in the absence of any further information from Mr R, the £25 was a fair amount of compensation to pay.

My final decision

My final decision is I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 4 August 2025.

Chris Russ
Ombudsman