

The complaint

Miss P complains Barclays Bank UK PLC's IT outage meant she couldn't go to a pre-arranged event, and this meant she wasn't paid.

What happened

There was an IT outage at Barclays, and Miss P says she couldn't travel to an event she was meant to work at, so she lost out on being paid for this work.

Miss P complained to Barclays, and it responded to say it could see Miss P used her card and successfully transferred between her accounts. Barclays said there were some declined payments, but these were because Miss P didn't have enough money in her account.

Barclays said it had offered £50 to compensate for any inconvenience Miss P had been caused, but this had been declined. Barclays felt its offer was fair and still open.

Unhappy with this response Miss P brought her complaint to this service. An investigator looked into things but thought the £50 already offered was enough to compensate Miss P.

The investigator said Miss P was able to transfer money and make card payments over the weekend of the outage. The investigator said they couldn't consider anyone else's compensation payments, and they'd looked at the individual merits of Miss P's complaint.

The investigator said Barclays had answered Miss P's complaint within eight weeks, and although they could see Miss P had asked for a quicker response, they didn't feel Barclays had made an error here.

The investigator said Miss P hadn't sent in any evidence of the event she was meant to attend, or its cancellation. But the investigator was satisfied Miss P could transact on her account, so they didn't think Barclays needed to do more.

Miss P disagreed and said the evidence the investigator used was incorrect. Miss P said other people had a better experience logging complaints and getting compensation.

Miss P said the investigator's assessment didn't mention this and was just a summary of irrelevances. Miss P didn't feel the merits of her complaint had been addressed so she 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.

Barclays had an IT outage over the weekend of 31 January to 2 February 2025. The outage

appears to have affected people in different ways, some could transfer money, some couldn't, some people could use their cards and others struggled to.

Miss P says the investigator's assessment simply summarised irrelevant information, and I can see Miss P had a similar feeling to Barclays' final response.

But I think the evidence Miss P could transfer and use her card is vital to thinking about the impact the outage had on her.

I'm satisfied the information Barclays has sent in is correct, specifically for Miss P I'm persuaded she was able to make transfers between her accounts and use her card. And this is because I can see Miss P, at times, transferred money to cover card payments she made.

Miss P received her wages on 31 January and was able to transfer her wages, almost in full, to her savings accounts. Miss P was also able to transfer money back to her current account to cover some spending she did on her card.

There were two small, failed transfers in the evening of 31 January, so I can see Miss P was inconvenienced slightly by the IT outage.

Miss P was again able to transfer money to and from her savings and current account on 1 February 2025, including making a payment to a person with an account outside of Barclays. And Miss P was able to cover card payments she made on the day.

On 2 February 2025 Miss P tried to withdraw £10 from a cash machine, but didn't have enough in her available balance. Miss P was able to transfer money from her savings and then withdraw the £10 successfully.

I think this shows Miss P was able to access, and spend, the money she had in her Barclays account. And I think this is relevant to Miss P saying she couldn't attend the event because she had no access to money.

I'm persuaded Miss P could access her accounts, and could spend money on her card, so I'm unsure why Miss P needed to cancel her attendance at the event.

Miss P's not been able to send in anything to show she was booked to attend the event or had to cancel it. I accept what Miss P says about not having a formal contract, but I would expect she'd have some messages about the event, when and where it was.

I don't think I could tell Barclays to pay Miss P's losses for the event without some evidence it was booked, what she'd be paid, and some evidence of the cancellation.

Miss P says other Barclays customers got quicker responses to their complaints and received compensation for their losses.

But I can't consider the outcome of other people's complaints, I have to look at the individual merits of Miss P's complaint.

Miss P raised her complaint with Barclays on 5 February and was sent a final response on 25 February. I'm sure other people got quicker answers, but perhaps they were able to evidence their losses more clearly.

I think Barclays investigated Miss P's complaint fully and responded in good time. Barclays should answer a complaint inside eight weeks, and it responded in this time. Like the

investigator, I don't think Barclays made a mistake here.

Overall, I don't think the IT outage affected Miss P as much as it might have affected other customers of Barclays. But I can see transfers were declined, and this was because of the outage, so Barclays made a mistake here.

But I don't think there was much impact on Miss P, I think she was able to use her card and transfer money as she normally does.

Because of this limited impact, I think the £50 Barclays offered, as compensation for the inconvenience the outage caused Miss P, is fair in the circumstances, so I won't be telling Barclays to increase this offer.

My final decision

My final decision is I uphold this complaint and Barclays Bank UK PLC should pay Miss P £50 to compensate for the inconvenience she was caused.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss P to accept or reject my decision before 23 July 2025.

Chris Russ
Ombudsman