

The complaint

Mr M complains Barclays Bank UK PLC's IT outage meant he had to travel by taxi at some considerable cost.

What happened

Mr M had to pay someone £3,500 for a part payment for an investment. Mr M says he tried to transfer the money, but Barclay's IT outage prevented him from making the payment.

Mr M borrowed cash off family members then took a taxi from his home to London and back, costing £550. Mr M says he took the taxi because he stood to lose his earlier £10,000 investment without this follow up payment.

Mr M complained to Barclays, and it initially responded to say it had discussed Mr M's complaint and considered it resolved. Mr M followed up his complaint and Barclays responded a second time to apologise for any inconvenience the IT outage caused.

But Barclays wouldn't agree to pay back Mr M's financial loss as he hadn't sent in an invoice for his share of the investment.

Unhappy with this response, Mr M brought his complaint to this service. An investigator looked into things but didn't think Mr M's complaint should be upheld.

The investigator said there was no record of an attempt by Mr M to make the transfer, the taxi receipt wasn't in Mr M's name and there was no invoice or receipt for the payments he'd made, the original payment or the £3,500 one.

Mr M said there was no record of an attempt at payment because Barclays' app said he shouldn't try any payments. Mr M said he didn't have a receipt as it was a part payment, but he sent in a letter from the person he paid.

Mr M sent in an email stating the person paying for the taxi had been paid back by Mr M's wife. Mr M also sent in screenshots to show he'd paid his wife back £4,000, the £3,500 he'd borrowed and the taxi fare, less £50 he was owed.

And Mr M sent in proof of the £10,000 payment he'd originally made for his investment, but this payment was made in 2020.

The investigator asked why Mr M had waited so long to make the follow up £3,500 payment and he said he'd waited until the last day as this was usual for a business payment.

The investigator didn't change their outcome, they felt Mr M could have paid sooner than the last day the payment was due.

Mr M disagreed and said it was clear he couldn't make the payment and he'd been caused a loss, which Barclays advertised it would pay back, due to the IT outage. Mr M said he'd provided all the proof he needed to 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.

I'd like to assure Mr M I've looked at everything he's sent in.

Where evidence is incomplete or contradictory, I can reach a decision on the balance of probabilities, what's more likely to have happened. I've had to do this here as Mr M doesn't have all the evidence Barclays or the investigator asked for.

Mr M says he couldn't make a transfer on 1 February 2025, during Barclays' IT outage. Mr M's sent in screenshots to show the message he saw, and it says not to attempt payments again.

Barclays says this was a generic message, warning people not to make the same transfer twice, but I can also see Mr M's point around even attempting a payment. The message says there are system errors, it's not unreasonable Mr M didn't try the payment.

Mr M says without being able to make the payment he had to borrow cash and make the taxi trip in person to hand over the money.

But Mr M didn't get a receipt from the person he handed the money to, and I'd expect this to have happened. I understand Mr M may not have a receipt from the first payment, this is a transaction from his account with a corresponding record online.

But Mr M handed someone cash and, it appears, then travelled home without any confirmation he'd made the payment. I've looked at the letter Mr M received about the payment, but this is dated after the investigator asked for it.

If the letter was contemporaneous with the payment I might add some more weight to it, but I don't feel the letter Mr M sent in is persuasive evidence.

Mr M was intending to use money in his Barclays savings account to make the £3,500 payment, but instead borrowed it. I'd also expect to see Mr M repay these people, or his wife, from this account, but it seems he didn't.

Instead, Mr M made four £1,000 payments to his wife, through March, April and May 2025 and from a different account at another bank. I'm not entirely persuaded these payments were in respect of the money Mr M borrowed.

And Mr M made his initial £10,000 payment in August 2020, along with several other payments within a few weeks. In total, Mr M paid £53,000 to the person he says he was due to pay. And the person Mr M paid isn't the same person as he received the letter from.

I'm also not persuaded Mr M paid a deposit of a much larger amount, which could be lost, if he then didn't make a smaller payment. I'd be more persuaded if the deposit was £3,500 and the remainder £10,000, not the way Mr M says it was.

And this is why the investigator asked why Mr M waited until the last day he was due to pay. It seems odd Mr M would pay a deposit almost five years ago then wait until the last day to

pay a comparatively small amount, at risk of losing the larger initial deposit.

The letter Mr M sent in, from the person receiving the £3,500, also references a penalty in line with the original terms of the investment agreement. But Mr M hasn't sent in these terms or any other messages or any other proof of the investment.

I'd expect Mr M would have some paperwork about the investment, its terms, when payments are due, but Mr M hasn't provided any evidence to show the underlying investment or the deadline for this payment.

I have no doubt Mr M couldn't make a payment on 1 February 2025, but I don't think this alone is enough to evidence the further loss, the taxi fare, Mr M has claimed.

And I agree Barclays has said it would compensate people for losses associated to its IT outage, but I'd expect Barclays to ask for some proof to show the loss.

Barclays asked for proof, as did the investigator, but I don't think what Mr M's sent in shows the IT outage led to a direct loss to Mr M.

Because I'm not persuaded the loss Mr M's claimed was caused by Barclays' IT outage, I can't tell it to reimburse him.

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 M to accept or reject my decision before 19 August 2025.

Chris Russ
Ombudsman