

The complaint

Mr S complains Barclays Bank UK PLC's IT outage inconvenienced him.

What happened

There was an IT outage at Barclays over the weekend of 31 January to 2 February 2025. During this time Mr S says he had problems with his app, couldn't check when his payment was due, his balance wasn't correct, and he couldn't access his statements.

Mr S says he tried to call Barclays over the weekend to complain but never got through because the phone lines were busy.

Mr S complained to Barclays, and it offered £20, then £50 to compensate for any inconvenience. Mr S felt £200 was fairer, so Barclays investigated his complaint.

Barclays sent Mr S a final response where it accepted there were longer wait times but couldn't see Mr S had called on the Saturday. And Barclays withdrew its previous offer because it didn't think Mr S had been impacted by the IT outage.

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

The investigator said Mr S called Barclays on 31 January about a chargeback he wanted to make on his credit card. Mr S called again on 3 February, for some more information about the chargeback.

The investigator didn't have any evidence Mr S had called on the Saturday or Sunday, but asked Mr S to send in any evidence he had. The investigator thought Mr S would have raised call waits when he called on Monday, but didn't.

The investigator could see Mr S was able to use his app over the weekend, and he'd paid his minimum payment by direct debit on the Friday. The investigator said there might have been some longer wait times for calls, but didn't think Barclays needed to compensate Mr S.

Mr S disagreed and said he wanted 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.

Mr S only holds a Barclaycard, not a current account with Barclays. I'm satisfied the IT

outage at Barclays only affected the Barclays app, not the stand-alone Barclaycard app.

I can see Mr S was able to log into his app and use his card over the weekend of the IT outage. Barclays has said Mr S would have been able to see his balance and access statements, and I'm persuaded he could.

Mr S says he couldn't check when his payment was due, but his minimum payment is paid by direct debit. And this payment was made on 31 January.

I'm not entirely sure why Mr S needed to see what his payment was or when it was due, but by 31 January, when the IT outage started, it would already have been too late, it had been debited from his bank account already.

And since Mr S had paid so recently, his next statement wasn't due until 5 February, so Mr S couldn't have seen what was due on his February statement over the weekend.

And I'm not persuaded Mr S' balance was incorrect, I think the IT outage affected Barclays bank account holders, but not the Barclaycard app, and certainly not in the same way.

I think Mr S would have been able to see up to date balances and been able to see what he spent on his card over the weekend.

But I think the most persuasive evidence of the lack of impact on Mr S is his calls. Mr S spoke to Barclaycard on Monday 3 February, and didn't mention anything about trying to call over the weekend.

And Mr S didn't tell Barclays about any of the problems he'd had with his app, balance or statements in this call either.

Barclays also has no record of any calls on Saturday or Sunday.

Barclays' records show a short call on 31 January, likely Mr S was either cut off or hung up very quickly, then a call soon after about the chargeback. The next call is Monday, and the only other call around this time is when Mr S called to complain.

The investigator asked Mr S to send in any evidence he had of a call, such as call logs from his phone, but he hasn't sent anything in.

I'm satisfied Mr S didn't call on Saturday or Sunday.

And I think if Mr S had called in over the weekend, and waited a long time on hold or had problems with the app, he'd have mentioned this in the call he had on the Monday. The wait and app problems would have been fresh in Mr S' mind, I'd expect him to mention them.

Barclays offered Mr S £20, then £50, based on his testimony of what happened. When Mr S asked for more compensation, Barclays fully reviewed his complaint.

Having done this, Barclays couldn't see how Mr S was impacted by the IT outage, so it withdrew its offer.

I also can't see the impact the IT outage had on Mr S, so I think withdrawing the offer was a fair thing to do.

Overall, I'm not persuaded Mr S was caused any inconvenience by Barclays' IT outage, so it follows I can't tell Barclays to pay Mr S any compensation.

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 S to accept or reject my decision before 21 August 2025.

Chris Russ
Ombudsman