

The complaint

Miss L complains Barclays Bank UK PLC's IT outage meant she couldn't make payments from her account and had to borrow money.

What happened

Miss L called Barclays to complain about the impact the IT outage had on her. Miss L said she was unable to transfer money to another account she held, had to borrow money off people and was worried about not being able to pay her rent.

The call handler asked Miss L what she felt was a fair compensation amount and she said £500. The call handler said they couldn't agree this amount, it was over the amount they were able to pay, so a manager would call Miss L.

Miss L wasn't called but Barclays paid £50 into her account. Miss L complained again to Barclays and it said her first complaint was in the process of being closed because she'd accepted the offer of £50 compensation.

Miss L said she hadn't accepted £250, so why would she accept £50. Barclays sent Miss L a final response, saying it accepted the IT outage caused Miss L inconvenience, but she could make transfers and use her card. Barclays felt the £50 it had paid was fair.

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

The investigator thought the impact on Miss L was low, she'd been able to use her card and make some transfers and her rent was paid on time. The investigator thought Miss L's complaint about how her complaint was handled wasn't something they could look into.

Miss L disagreed and said Barclays' service was poor, it failed to call her back, paid her £50 which she didn't accept and closed off her complaint without her agreement.

Miss L said she knows exactly what goes into her account to the penny, but her balance wasn't updating so she worried about her rent payment. Miss L said Barclays told her the most it could offer her £250, so it had offered this to her.

Miss L 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 at Barclays over the weekend of 31 January to 2 February 2025.

Miss L says this outage stopped her making payments and she had to borrow money.

I've looked carefully at what Miss L says and her statements. Miss L had less than £20 in her account on 30 January 2025. Miss L received a payment on 31 January, bringing her balance to around £200.

Miss L was able to make two transfers on 31 January, one to the other bank account she mentions in her call to Barclays, so I don't agree she couldn't move money there.

There were two recurring card payments declined early on 31 January, but I don't think this was related to the outage. And both these payments were debited a few hours later, after she'd received the payment in.

Miss L mentions a direct debit which might have returned unpaid, but I can see this payment was made on 31 January. I don't think Miss L missed any of her regular payments.

Miss L was able to use her card on each of the three days the outage was happening. And Miss L paid her rent on the Monday, there were some more credits and debits to Miss L's account and by the end of 3 February 2025 there was less than a pound in Miss L's account.

I accept what Miss L says about needing to budget carefully as she's on a limited income, but I can't see Miss L missed any payments, or overspent even though her balance wasn't updating properly.

I think Miss L was able to use her account as she normally does, so I think any impact of the outage was minimal on Miss L. Miss L mentions in her complaint call she's seen other people being paid £300, and she feels her inconvenience is more severe than theirs.

I can't assess Miss L's complaint in line with what other people might have received. I have to look at the individual impact on Miss L, and I don't think the impact was great. Overall, I think the £50 Barclays paid Miss L is fair.

Miss L says Barclays handled her complaint poorly, but as the investigator said complaint handling on its own isn't something this service can look into.

This service was set up under a set of rules, DISP. DISP 2.3.1R lists the activities I can consider a complaint about, but this list doesn't include complaint handling and it's not covered elsewhere.

I might be able to consider complaint handling if I thought it was ancillary to one of the activities in 2.3.1R, but in Miss L's specific complaint I don't think her complaint is ancillary.

Miss L's complaint was about not being able to make payments and use her account, but this had been resolved by the time she logged her complaint.

And Miss L's resolution was a payment of compensation, so I don't think the outcome of her complaint was going to be ancillary to the issues she had with her account.

I can't consider how Barclays handled Miss L's complaint. And this means I can't consider whether it was fair for Barclays to pay Miss L money and close her complaint without any agreement from her.

It also means I can't consider whether Barclays made an offer of £250 to Miss L or not, and this is because I don't have the jurisdiction to look into this part of Miss L's complaint.

I realise Miss L is likely to be very disappointed by this outcome, but I'm not able to look at every complaint, or every part of a complaint, brought to this service.

What I can consider is the individual impact the IT outage had on Miss L.

And having considered this I think the payment of £50 Barclays has already made is a fair and reasonable amount for it to pay to compensate Miss L. Because of this, I won't be telling Barclays to pay more.

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 Miss L to accept or reject my decision before 25 August 2025.

Chris Russ
Ombudsman