

The complaint

Mr O complains that the app for his account with Barclays Bank UK PLC stopped working on 8 March 2025 preventing him from making a transfer of funds for a deposit and this meant he had to drive 50 miles to access cash from a friend, for which he wants compensation.

What happened

Mr O said he was eventually able to arrange payment of the deposit. However, when he spoke to Barclays subsequently about the issue and complained, he said he experienced rude customer service and felt unnecessarily scrutinised. He found Barclays unsympathetic and was made to feel like he was complaining just to receive compensation.

Barclays showed us that its customers were unable to make payments on their app between 07.35 and 11.54 on 8 March 2025. As this was only a few hours Barclays did not correspond with customers, but updated the service status page on the app. Barclays said customers who called about this were told Barclays would send them a text when it was resolved.

In response to Mr O's complaint, Barclays said he called on 23 April 2025 to complain about the app and said he'd been impacted financially as he hadn't been able to make a transfer which had a knock-on effect. Barclays said its agent rejected his request for compensation as he didn't feel it was justified based on Mr O's version of events.

Barclays said Mr O called on 25 April unhappy about the previous call. Barclays agreed the manner in which he had been spoken to was inappropriate and apologised for its agent's language and tone. But it didn't agree to compensation for the issues he faced with its app as he hadn't called for assistance at the time. And Barclays said it wasn't clear why Mr O had to travel 50 miles to get cash from a friend or how the issues with the app led to this. Barclays said it could see Mr O was using his card as normal at the time of the app outage.

Mr O wasn't happy and referred his complaint to our service. Our investigator said of the brief app outage, that customers could still use debit cards and transfer by calling Barclays and so Mr O had options other than travelling to a friend. He said it was reasonable that Barclays didn't notify Mr O of the outage as it was brief and it updated the app.

The investigator listened to the call between Mr O and Barclays' agent and agreed that the agent implied Mr O was raising a complaint just to receive compensation. He said the agent referred to Mr O's previous complaint which was unfair as this concerned a different issue. The investigator recommended Barclays pay Mr O £50 compensation for this poor service. Barclays agreed with the investigator, but Mr O did not and requested an ombudsman review his complaint.

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 haven't seen any reasons from Mr O for his referral to an ombudsman, but I assume that he thinks he should receive more compensation.

We consider awards of compensation where a business has made an error or provided poor service. I haven't found any error in Barclays' handling of the short app outage. Technical problems occur with all banks from time to time and Barclays has pointed out the workarounds available to Mr O. And so as far as the app outage is concerned, I have found that Barclays treated Mr O fairly and reasonably.

I can see from the records that Barclays' adviser questioned Mr O fairly closely about the problems he had faced on 8 March 2025. Clearly the adviser was sceptical about Mr O's version of events, particularly due to the short outage of the app (about four hours); the absence of Mr O's debit card, his overlooking to call Barclays (as he had on previous occasions) for the bank to assist with the transaction and the delay in Mr O raising the issue.

I'm pleased that Barclays reviewed Mr O's complaint and accepted that its agent spoke to him in an inappropriate and unprofessional manner. Having listened to the call in question I think this was a fair and reasonable assessment and I welcome Barclays' apology to Mr O.

I am sorry to learn that his call has upset Mr O. I agree that he has been spoken to unprofessionally. I also agree with the investigator that compensation of £50 represents a fair and reasonable reflection of the hurt caused. This compensation falls within our guidelines for the distress and inconvenience caused to Mr O and is consistent with awards we have seen in other complaints.

Barclays has reiterated to Mr O that should he have any issues with his account in the future, he should contact the bank, *'in the moment and we will find ways to help you as we don't want our customers to suffer any material impact as result of technical problems'*.

Our service investigates the merits of complaints on an individual basis and that is what I've done here. I think it's important to explain that my decision is final. I realise that Mr O will be disappointed by this outcome though I hope he appreciates the reasons why I have reached this conclusion.

My final decision

For the reasons I have given it is my final decision that the complaint is upheld. If accepted by Mr O I require Barclays Bank UK PLC to pay him £50 compensation for the distress he has been caused by its call.

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

Andrew Fraser
Ombudsman