

The complaint

Mr A complains Barclays Bank UK PLC's IT outage meant he couldn't pay credit agreements and caused significant inconvenience.

What happened

There was an IT outage over the weekend of 31 January to 2 February 2025, and Mr A says this stopped him viewing his balances and using his account.

Mr A says he missed payments on credit agreements, leading to further interest and these missed payments negatively affected his credit file. Mr A complained to Barclays, and it apologised for the inconvenience and paid Mr A £100 in compensation.

Unhappy with this Mr A brought his complaint to this service. An investigator looked into things but thought Barclays had done enough to compensate Mr A.

The investigator said the evidence Mr A sent in about his credit agreements showed the payments were due in the week following the IT outage, so felt Mr A could have paid these.

And the investigator said Mr A had misinterpreted Barclays' messages about the IT outage. The investigator said the messages said payments might be delayed, but didn't tell people not to try. The investigator said Mr A hadn't attempted any payments.

Mr A disagreed and said it was for Barclays to ensure its messaging was clear. Mr A said it wasn't for him to test the system, Barclays should have been clearer about whether he was able to use his account or not.

Mr A said because he was unsure how much money was in his account he was cautious with his spending and had to prioritise some spending over others, and this caused stress and inconvenience.

Mr A said the £100 didn't cover his actual losses, his inability to make essential purchases, the inconvenience he was caused or the damage to his credit file. Mr A also felt Barclays wasn't professional when it dealt with his complaint.

Mr A 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.

Mr A had around £350 in his Barclays account at the start of 31 January 2025. The previous

day Mr A had received £4,000 and paid this to a credit card. Mr A did this on his app, so I think Mr A would have had a rough idea how much money he had in his Barclays account.

I can't see Mr A uses his Barclays account for his day-to-day spending. There are very few card payments, the only card payments I can see appear to be credits to electronic money accounts, I can't see any retail spending on Mr A's account for six months prior.

Mr A infrequently takes cash from this account, and I think it's clear Mr A uses another bank for his day-to-day spending.

I've looked at Barclays' messages around the time of the IT outage. Mr A was sent a message late on 31 January 2025 to apologise for the issues with the services. This message doesn't say anything about not using the account.

Another message was sent around 2pm on 1 February 2025. This message says "you can still use your card". The message also says people might be experiencing problems making payments, but I think it was clear cards could still be used.

And Mr A then used his app, on 1 February 2025, to make a payment to a credit card. Mr A received another payment, as he had on 30 January, and was able to make a payment out of his Barclays account successfully.

So even if Mr A had misunderstood the messages from Barclays, he knew he could make payments, he'd made one successfully.

Mr A's said he assumed his account wasn't safe to use, but I can't agree with this. Mr A used his account, so he must have felt comfortable it was safe to use.

Mr A sent the investigator some evidence around when payments were due on a credit agreement he holds. The message says Mr A has to pay around £110 on 6 February 2025 to avoid any interest.

By 6 February 2025 the IT outage had been fixed, and the balance on Mr A's account was up to date. Mr A had over £300 in his account on 6 February.

I'm not sure why Mr A didn't make the payment to his credit provider, but I can't hold Barclays liable for this. I can't see Mr A normally pays this creditor from Barclays, and by the point the amount needing paying his Barclays account was working fully.

When Mr A sent the evidence in, he said he couldn't pay the credit agreement because he'd spent money for his mother and didn't have any left.

But when Mr A asked for an ombudsman to decide things, he said he had to spend very cautiously because his balance was unclear.

I'm not sure both these statements can be correct, but, in any event, Mr A had enough money in his Barclays account to cover the payment due, I don't think I can hold Barclays responsible for Mr A missing this payment.

Mr A says missing the payment negatively affected his credit file, but he hasn't sent in any proof of this. But, for the same reasons as above, even if there was proof of a negative effect I can't hold Barclays responsible for this.

Mr A says Barclays didn't handle his complaint professionally, and I can see he tried to log it several times without success. Mr A used the chat and when this didn't work it seems he

tried to call Barclays but hung up as there were long waits for calls to be answered.

Mr A then spoke to Barclays on 14 February 2025, and he was offered £100 in compensation. Mr A didn't agree so Barclays fully investigated his complaint, and sent a final response on 28 February 2025, maintaining the £100 was fair.

I realise Mr A didn't agree with the outcome, but I don't think it means Barclays dealt with his complaint badly once he'd logged it.

But Mr A should have been able to log it sooner.

Barclays paid Mr A £100 for the inconvenience he was caused, and I think this was to compensate Mr A for his balance not updating and the wait to log his complaint.

In the specific circumstances of Mr A's complaint, I think this is a fair amount of compensation for Barclays to pay, I won't be asking it 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 Mr A to accept or reject my decision before 27 August 2025.

Chris Russ
Ombudsman