DRN-5735185

## The complaint

Mr E complains Barclays Bank UK PLC's IT outage caused serious hardship and distress, leading to losses of around £6,000.

## What happened

Mr E complained to Barclays in June 2025 to let it know the IT outage had caused serious hardship for him. Mr E said he was unable to make transactions, buy food, put petrol in his car or pay bills.

Barclays replied to say it was sorry the IT outage had affected Mr E, but it couldn't see any declined card transactions. Barclays said it could see successful cash machine withdrawals during the outage, so it didn't agree Mr E had no access to money.

Barclays said its app was showing messages about the outage and its phone lines were open too. Barclays paid Mr E £100 as an apology for any inconvenience.

Unhappy with this response, Mr E brought his complaint to this service. Mr E said Barclays had breached various pieces of legislation and guidance and handled his complaint poorly. Mr E felt a payment of £1,500 was fairer to compensate.

An investigator looked into things but didn't think Mr E's complaint should be upheld. The investigator said they couldn't see any declined card transactions during the IT outage.

The investigator could see cash machine withdrawals overseas, so they felt the card was working. The investigator also felt the notifications Barclays sent showed it kept Mr E updated. And the investigator could see Mr E logged into his app several times.

The investigator said complaint handling wasn't an activity they could investigate, it's not a regulated activity. And the investigator felt the £100 Barclays had paid was more than they would offer as they couldn't see the impact on Mr E.

Mr E disagreed and said he'd never said his card was declined, he was unable to access vital banking functions. Mr E said he couldn't transfer money to a UK based garage, and because of this he had to borrow money and then, eventually, sell his car.

Mr E said the money he owed escalated to £6,000 after having to rely on emergency loans and his family. Mr E said the transactions on his account were after the outage ended, but in any event a temporary access didn't negate the three day outage.

Mr E feels the inability for him to access his financial records was a breach of data protection. And Barclays' mismanagement of his complaint should be looked at by this service. Mr E 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.

Barclays had an IT outage over the weekend of 31 January to 2 February 2025. It seems this outage affected different people in different ways, some could send and receive payments, some couldn’t, some couldn’t make card payments and some could.

Just because Barclays had an IT outage doesn’t mean customers have to be compensated for it, I need to look at the specific impact on Mr E to decide what Barclays needs to do to resolve things for him.

It appears Mr E was outside the UK during the IT outage, I can see cash withdrawals on 1 and 2 February 2025. Mr E says these withdrawals were done after the IT outage ended, but I don’t agree.

The transactions might be showing on his statement on 3 February 2025, but the payments were clearly made before this. 3 February was a Monday, 1 and 2 February the weekend, it’s normal for weekend transactions to be posted to a statement the next working day.

I’m satisfied Mr E had access to money during the IT outage.

I’m also satisfied Mr E was told about the IT outage. I’m persuaded messages were posted on the app and Mr E logged in several times during the outage.

Mr E says he had to pay a UK garage almost £1,000 on 1 February 2025 and he’s provided an invoice. Mr E had less than £200 in his Barclays account on 1 February, so it’s unclear how he was going to pay this bill.

The investigator asked Mr E to explain, but he didn’t respond.

I can’t tell Barclays to compensate Mr E, there wasn’t enough money in his account to pay the invoice he sent in, so it seems he’d always have needed to borrow money or pay from another account, I’m not persuaded Mr E was due to pay this bill from his Barclays account.

Mr E said the IT outage and inability to access his account caused severe inconvenience, loss and adversely affected his mental health. But I can’t see Mr E contacted Barclays, either by phone or in app chat, during the outage.

I accept Mr E was overseas during the IT outage, but it seems he was back in the UK the following week. Yet it took Mr E four months to log a complaint with Barclays about the severe effect he says the IT outage had on him.

I’m unsure why it took Mr E so long to log a complaint when he says the IT outage caused ongoing inconvenience and loss to him, resulting in him selling his car. I would have thought Mr E would contact Barclays sooner about what was happening to him.

Mr E says not being able to view his financial records is a data protection breach. I think it’s likely Mr E’s balance wasn’t updating properly on its app, so he might not have been able to see his correct balance.

But if Mr E urgently needed to see his financial records, he could have contacted Barclays, and I can’t see he did.

If Mr E still feels Barclays has breached legislation about his data, I'd recommend he speak to the Information Commissioner's Office.

Mr E says Barclays handled his complaint badly. Mr E sent Barclays a letter, which it received on 11 June 2025. Barclays responded to the complaint on 20 June 2025.

I can't see Barclays mishandled Mr E's complaint. It seems Mr E thinks Barclays mishandled his complaint because it didn't compensate him as much as he feels is fair.

But I don't think Barclays disagreeing with Mr E about the impact of its IT outage is mishandling. And I don't think there was much impact on Mr E either.

I think Mr E's card was working and he could log into his app. I don't think Mr E was due to pay the garage bill from his Barclays account and he's provided no comment about how he was due to pay the bill.

Since I can't see the impact on Mr E, I think Barclays has treated him very fairly by paying him £100 as an apology for the IT outage. I won't be telling Barclays to pay any more.

## My final decision

My final decision is I don't hold uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr E to accept or reject my decision before 23 September 2025.

Chris Russ
**Ombudsman**