DRN-5748224

**The complaint**

Mr G complains Barclays Bank UK PLC's IT outage caused him significant inconvenience.

**What happened**

Mr G complained to Barclays about the IT outage it had. Mr G says during this time he was unable to access his account, couldn't pay his bills and had to borrow money from friends.

Barclays investigated Mr G's complaint but didn't think the impact on Mr G was great, so it paid him £50 in compensation. Mr G felt a payment of £500 would be fairer.

Mr G brought his complaint to this service and an investigator looked into things. The investigator didn't think Mr G's complaint should be upheld.

The investigator said a payment to Mr G's credit card was delayed, but received on time, so there were no charges. The investigator said all Mr G's usual direct debits were paid on time on the Monday, following the IT outage ending.

The investigator said most of Mr G's day-to-day spending appears to be on his credit card, and this wasn't affected. The investigator couldn't see any declined debit card transactions.

There was some confusion about the £50 payment, the investigator said this offer was still open to Mr G, but Barclays has confirmed it's already been paid.

Mr G didn't agree with this outcome and said he'd proved he was affected by the IT outage and attached a screenshot of the error screen he had on his app.

Mr G said Barclays was misleading this service when it said there has to be causation between the IT outage and any financial loss Mr G experienced.

Mr G said Barclays would be harsher on him if he missed a payment to his credit card but looks to avoid all responsibility when it's at fault.

Mr G said not being able to use his account was a big issue for him and Barclays didn't provide any information about when the outage might end. Mr G said the investigator was wrong to think Mr G would have borrowed money then paid it into his Barclays account.

Mr G asked what evidence we would want to show he borrowed money, and 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.

I've looked very carefully at what Mr G and Barclays have said, and it's clear Mr G wasn't able to send payments from his Barclays account.

Barclays has said Mr G tried, six times, to transfer to his credit card on 31 January 2025, when he received his monthly payment into his account. I agree Mr G wasn't able to make his usual payment to his credit card on the day he was paid.

Mr G was able to make this payment on 2 February 2025, and I can see it was received by Barclaycard in time for his required payment date. I can't see Barclaycard has charged Mr G for being late, and Barclays has confirmed it hasn't charged anything.

Mr G says Barclays might do many things if he were to miss his minimum payment, but I can't consider this, Mr G made his payment on time. I can't ask Barclays to consider a hypothetical loss, or hypothetical impact on Mr G.

Looking at Mr G's Barclays bank account statements, he doesn't appear to use this account for day-to-day spending. Mr G has some direct debits on the account, all of which appear to have been paid on time.

I agree with the investigator, it seems Mr G does most of his day-to-day spending on his credit card. And I'm satisfied Mr G's credit card wasn't affected by the Barclays IT outage.

I don't think Mr G was without access to money or an ability to make purchases over the weekend. I agree Mr G's bank account may not have been as usable as it normally is, but I can't see Mr G uses his account in a way the IT outage would have impacted him.

Mr G says Barclays is wrong to say there must be a causation between the IT outage and the financial loss he experienced.

I disagree, I don't think it's enough to say the IT outage means Barclays has to pay compensation. I need to see how Mr G was impacted by the IT outage, and then I have to decide Mr G's complaint on the individual impact the IT outage had on him.

Having done this, I'm not persuaded there was much of an impact on Mr G. It would have been frustrating for Mr G to not be able to pay his credit card on the day he wanted to, but it was paid on time and there was no loss to Mr G.

So I think the £50 compensation payment is fair in the specific circumstances of Mr G's complaint.

Mr G's asked what evidence he should send in around other bills he had to pay and borrowing money off people. The investigator explained what I'd like to see, the bills themselves and proof they were paid and how they were paid.

Mr G didn't send anything in, so I haven't considered this impact. I think if Mr G had to pay bills he'd have proof of these payments.

I agree with Mr G, it wouldn't make sense for him to pay money into his Barclays account to pay these bills if the account wasn't working properly.

But since I don't have any evidence of any payments for bills Mr G made from other accounts, or in cash, I don't think I can ask Barclays to compensate Mr G.

Mr G says Barclays didn't say how long the IT outage would last, and this is true. But I'm unsure how Barclays could know, at the time, how long it would take to fix things.

Barclays let Mr G know when its systems were working again, and this is what I'd expect it to do.

And Mr G says not being able to use his account was a big issue for him. I understand not being able to pay his credit card would be frustrating for Mr G, and this is why it's right Barclays pays him some compensation.

But I don't think the impact on Mr G was as big as he says. In the specific circumstances of Mr G's complaint, I think the £50 it's already paid is enough to compensate him for the inconvenience he was caused.

## 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 G to accept or reject my decision before 15 September 2025.

Chris Russ
**Ombudsman**