

The complaint

Mr A is unhappy with Barclays Bank Plc. When it suffered a system outage Mr A said he was unable to access his banking app and so he was unable to make a crucial payment. He said due to this he lost out on a time sensitive deal that cost him £7,000.

Mr A said he wanted Barclays to compensate him with £700 which is 10% of his loss.

What happened

Mr A said the loss was *“solely due to the banks system failure.”* He said he couldn't make the payment in time the opportunity fell through and that created the direct financial loss of the £7,000. Mr A said he would accept £700 but had only been offered £75.

Mr A said £700 was fair and proportionate in the circumstances.

Mr A said this incident caused him severe stress and anxiety. He missed out on a rare and profitable deal and the lack of communication from Barclays added to his emotional distress.

Barclays apologised. It confirmed the technical issue had been resolved.

Barclays accepted how frustrating and inconvenient this was for Mr A. It said it made a fair assessment of the complaint and based on that it couldn't offer the £700 but it could offer £75 for any distress and inconvenience caused.

Barclays noted Mr A said it hadn't alerted him about the outage or when it was resolved. It said it updated its status page, which was accessible through the app. It also said the page offered an opt-in option for customers to receive a notification when the problem was rectified. Barclays maintained its process was followed correctly.

Mr A brought his complaint to this service.

Our investigator didn't uphold the complaint. He said Barclays terms and conditions state a customer can't claim back a loss of profit or opportunity. He said this service couldn't interfere with Barclays policies and process around personal accounts. Our investigator said there was no evidence to show that there was a wider impact on Mr A outside of the frustration the outage had caused.

Mr A didn't accept this and asked for his complaint to be passed to an ombudsman for a final decision.

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 made further points. He said most customers would expect communication when a critical payment service is unavailable. He said he was unaware of the outage until his

attempted transactions failed. Mr A said this is different from being warned in advance or in real time.

Mr A said it wasn't fair to rely solely on its app and real time notifications.

Mr A said as a small business customer the £75 didn't reasonably reflect the impact on him. He said this service had recognised this in past cases and awarded higher amounts than the banks standard offer.

Mr A said this wasn't a minor inconvenience this was a complete failure at a critical time. He said Barclays have recorded on its system a record of the issues this created for him.

Barclays accepted there had been technical difficulties on the date in question. It said this meant some customers hadn't been able to make payments in the app. It again said its status page was updated and the issue was fixed that evening.

It noted Mr A had called in and staff were unable to make the payment on Mr A's behalf. But it also said, *"The digital bank log shows his logins to the app, however there were no unsuccessful payment attempts evidenced on the information available to us."*

Barclays continued that it wasn't clear about the purpose of Mr A's transaction that he hoped to make a profit on. But it referred to its terms and conditions:

"Your account is just for personal use

The terms in this booklet cover only accounts for personal use. They're not for money relating to any business you run. We can close an account (or stop providing a service) if we find out you are using a personal account for non-personal use.

The only exception to this is if you're a Barclays Wealth Management Banking non-personal customer. If this describes you, the agreement does apply to the banking services we provide to you."

It also referred to Section 6 of its terms about when things go wrong.

"If you have a loss you want to claim back from us

If you have any loss or damage because of something we've done or not done, you'll generally be able to claim back the loss from us. However, there are exceptions. You can't claim back if:

- You're claiming for loss of business, loss of goodwill, loss of opportunity or loss of profit. We won't be liable for these in any circumstances.*
- Our failure or delay in making a payment was due to abnormal and unforeseeable circumstances outside our control, which meant we couldn't follow this agreement despite our best efforts to do so. Examples of where this might happen are a hardware breakdown, strike, or major problem with the payment system.*

There was no way we could have reasonably predicted your loss when you gave us the instruction."

I take Mr A's point about circumstances when this service has recognised the compensation offered by a bank isn't enough. It's a fair point.

But I don't think this is a complaint where those circumstances apply. I don't know what detail of the profit loss was shared between Mr A and Barclays evidence wise, but I've not seen it. So, I can only base my decision on the evidence that has been provided.

I understand what Mr A said when he pointed out that he didn't get any notification of the system issues directly from Barclays. But Barclays has shown what it did do and I think that was fair and reasonable in the situation it found itself in.

Based on the information provided in this complaint Barclays has acted in line with its terms and conditions and I think that's fair and reasonable. There's nothing in the evidence to make me think in this particular case it needed to do anything more.

So, I think the £75 offer of compensation was a fair and reasonable outcome in this case.

My final decision

I don't uphold this complaint.

I make no further award against Barclays Bank Plc.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 19 December 2025.

John Quinlan
Ombudsman