

The complaint

Mr W is unhappy that Barclays Bank UK PLC have been unable to restore full functionality to their online banking app for him.

What happened

Mr W recently upgraded his mobile phone, but following the upgrade he found that he was unable to view one of his Barclays accounts in the Barclays mobile app. Mr W wasn't happy about this, so he raised a complaint.

Barclays apologised to Mr W for what had happened and confirmed that what Mr W was experiencing was a known issue that was affecting a number of their customers and which they were making efforts to correct. Barclays confirmed that Mr W could work around the issue and access the account in question by using internet banking, and they offered to pay £100 to Mr W as compensation for any trouble or upset the issue may have caused. Mr W wasn't satisfied with Barclays' response, so he referred his complaint to this service.

One of our investigators looked at this complaint. But they felt the response that Barclays had issued to Mr W, including the offer of £100 compensation, already represented a fair resolution to what had happened. Mr W remained dissatisfied, so the matter was escalated 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.

I can appreciate that Mr W is frustrated at not being able to view or access one of his Barclays accounts on the mobile app. But Mr W can view and access that account by logging into internet banking. And so, while frustrating, I don't feel that there has been any significant impact or detriment to Mr W here.

Of course, it would be expected that Barclays would work to restore the full functionality of their mobile app for Mr W. And Barclays have confirmed that they continue to try to resolve the problem that has affected Mr W alongside a number of other Barclays customers.

As such, there's no instruction for me to give to Barclays here, because they're already working to resolve the issue at hand. And I accept that because of the nature of the issue, that Barclays can't provide a definitive timeframe as to when a solution to the problem will be found and implemented.

Mr W has clearly been frustrated and inconvenienced by what's happened here. But upon consideration, I feel that the £100 that Barclays have offered to Mr W does provide fair compensation to him for that frustration and inconvenience.

In reaching this position I've considered the impact of what's happened on Mr W. But I've also considered that there are relatively easy workaround options that are available to Mr W

and which have been pointed out to him. And in consideration of these points, I don't feel that Barclays should fairly or reasonably be instructed to pay any higher amount of compensation to Mr W beyond the £100 that they've already offered to him.

As such, while I will be upholding this complaint in Mr W's favour, I'll be doing so only to instruct Barclays to pay the £100 to Mr W that they've already offered to pay. I realise this won't be the outcome that Mr W was wanting, but I hope that he understands, given what I've explained, why I've made the final decision that I have.

Putting things right

Barclays must pay £100 to Mr W.

My final decision

My final decision is that I uphold this complaint against Barclays Bank UK PLC on the basis explained above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr W to accept or reject my decision before 25 October 2024.

Paul Cooper
Ombudsman