

## **The complaint**

Miss M complains that Barclays Bank UK PLC declined her application for a credit card.

## **What happened**

Miss M looked at credit card options on the Barclaycard website. She was a credit card she was interested in and attempted to complete an eligibility check, but the eligibility button didn't work. Miss M refreshed the page but found that the card was no longer available, although there was still an option to apply for it. Miss M applied for the card, but her application was declined.

Miss M complained to Barclaycard. She said that if the eligibility check had worked properly, she would've known that she wasn't eligible and wouldn't have proceeded with an application. Miss M asked Barclaycard to remove the hard search from her credit file. When Miss M called Barclaycard to discuss her complaint, she was asked to send in evidence to show that there was an error with the eligibility checker. Miss M sent her evidence to the address she'd been given.

Miss M called Barclaycard for an update but was advised that her evidence hadn't been received and that her complaint had been closed. Miss M was asked to provide the recorded delivery postage receipt for the evidence she'd sent but she couldn't find it. Barclaycard asked Miss M to send in her evidence again. Miss M was told that once her evidence had been reviewed, she would be contacted. Miss M didn't hear anything so she called Barclaycard, but the agent couldn't see that any evidence had been received and asked Miss M to send it again by email.

Barclaycard reviewed Miss M's evidence and told her that it wasn't going to remove the search from her credit file. It said Miss M had opted to make the application for the credit card when she knowingly hadn't been able to complete the eligibility check. It said that even if the eligibility check had been completed, there was no guarantee that Miss M would have been approved for the card. Barclaycard apologised for the conflicting information which had been given to Miss M about the address to which her evidence should be sent, and for the length of time it had taken to resolve the complaint and offered compensation of £100.

Miss M remained unhappy and brought her complaint to this service.

Our investigator didn't uphold the complaint. They said Barclaycard had acknowledged that Miss M had been provided with an incorrect address the first time she was asked to send in her evidence, and that her complaint had taken a long time to resolve and that in the circumstances the compensation offered was fair.

Miss M didn't agree. She said she'd sent in her evidence twice and she didn't feel that Barclaycard had ever addressed the issue of why it wasn't received. Miss M questioned why she hadn't been asked to send in her evidence by email in the first instance. She said she'd wasted money by posting the documents when she could've sent them by email to begin with. Miss M said she'd accepted the compensation of £100 on 23 October 2023 and was told that her details would be passed on but she never heard anything and didn't receive the

money. Miss M said she would've earned interest on this money had it been paid when she accepted the offer. Miss M also said she didn't think £100 was fair considering all the calls she'd had to make, all the time she'd spent waiting on hold, and for being given incorrect information. Miss M said that had she been given the correct address to send her evidence to in the first place, the outcome of her complaint may have been different.

### **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 know it will disappoint Miss M but having reviewed the evidence in this complaint I don't think it would be fair to ask Barclaycard to pay any more compensation than they have already offered.

Where the information I've got is incomplete, unclear or contradictory as some of it is here, I have to base my decision on the balance of probabilities.

I've read and considered the whole file, but I'll concentrate my comments on what I think is relevant. If I don't comment on any specific point it's not because I've failed to take it on board and think about it but because I don't think I need to comment on it in order to reach what I think is the right outcome.

The essence of Miss M's complaint is that her application for a credit card was declined and a search on her credit file recorded. Miss M says that the eligibility checker wasn't working before she made her application. She says that if she'd known that her application wouldn't be successful, she wouldn't have applied for the card.

Barclaycard hasn't commented on Miss M's evidence of the error with the eligibility checker so I can't be certain of whether there was an issue with the eligibility checker at the time when Miss M tried to use it. However, if I accept that there was an error with the eligibility checker at that time, I don't think Barclaycard made an unfair decision when it declined Miss M's request to remove the hard search from her credit file. This is because Miss M chose to make an application for the card in the knowledge that she hadn't been able to complete the eligibility checker. So she knew – or ought to have known – that there was a risk that she wouldn't be accepted for the card.

I've gone on to consider the service issues which Miss M experienced when she complained.

Barclaycard has acknowledged that it could've provided better service to Miss M. It accepts that it provided incorrect or conflicting information about the address to which she should send her evidence, and it has apologised for the length of time it took to resolve Miss M's complaint. Barclaycard offered £100 for the inconvenience caused. In its final response letter dated 4 October 2023 it stated that Miss M had declined this offer but said she should get in touch if she changed her mind.

I appreciate that this has been a frustrating experience for Miss M, with her evidence not being received on two occasions. Unfortunately, documents do sometimes go missing in the post or at large organisations. It appears – based on what I've seen – that the first time Miss M sent her evidence it was sent to an incorrect address, due to an incorrect address being provided by Barclaycard. The impact of this was that Miss M had to send the evidence a second time. It isn't clear exactly what happened to the evidence when Miss M sent it a second time. Giving Miss M the benefit of the doubt here, I think it's likely that the evidence was misplaced when it arrived at Barclaycard. The impact was that Miss M had to send the

evidence a third time, which she did by email. I've taken the inconvenience caused to Miss M – including the time she spent chasing things up with Barclaycard on the phone - into account when thinking about the impact of these errors.

Miss M has said that if she'd been provided with the correct address in the first instance the outcome might've been different. I don't agree. Even if Miss M's evidence had been received on the first occasion, the outcome would've been the same, because it would still have been the case that Miss M chose to apply for the card knowing that she hadn't completed the eligibility check and knowing that there would be the risk of a hard search being recorded on her credit file.

Taking everything into account, I think the amount of compensation offered by Barclaycard was a fair and reasonable resolution to Miss M's complaint. I've taken account of Miss M's comments about the payment of the compensation and the interest that she says she's missed out on. Miss M has said that she accepted the compensation in October 2023. I haven't seen any evidence to confirm this, and it appears to be at odds with Miss M's referral of her complaint to this service on the basis that (amongst other things) the compensation wasn't enough. That said, even if Miss M did accept the compensation in October 2023, I can see that it was paid to her in December 2023. I haven't seen any evidence of the interest that Miss M might have obtained had she deposited the compensation in a savings account for that two month period but it is likely to be a low amount. Overall, I'm satisfied that the compensation already paid to Miss M is fair and reasonable and I won't be asking Barclaycard to increase it.

### **My final decision**

My final decision is that I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss M to accept or reject my decision before 6 May 2024.

Emma Davy  
**Ombudsman**