

The complaint

Miss S says Barclays Bank UK PLC unfairly declined her applications for a loan. She says its decision damaged her credit score and caused her loss.

What happened

Briefly, when Barclays declined several loan applications from Miss S, she complained on the grounds that she was eligible for the credit and was led by Barclays to believe they'd be accepted.

Barclays didn't uphold the complaint, saying its lending criteria hadn't been satisfied based on the information it had gathered. Barclays agreed it had taken longer than it would have liked to respond to Miss S' subsequent complaint, but it pointed out it had replied in line with the relevant regulations.

Unhappy with Barclays' actions and subsequent rejection of her complaint, Miss S contacted this service. Our investigator looked into the complaint but, ultimately, didn't recommend that it should be upheld. They found that Barclays wasn't at fault and shouldn't be held responsible for the claimed impact on Miss S' credit file.

As Miss S didn't agree with the investigator's findings, the complaint was passed to me to review afresh.

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.

Having done so, I don't uphold this complaint. I'll explain why.

Fundamentally, Miss S was entitled to apply for the credit in question. It was then for Barclays to decide whether it was willing to provide the credit she'd applied for. It's common for lenders to have their own lending criteria to help them determine whether they should lend in any given circumstance.

It's unfortunate for Miss S that her applications were declined. I can understand her upset and frustration on learning of Barclays' decision. But that doesn't in itself mean Barclays was at fault or that it treated her unfairly.

Miss S says Barclays led her to believe the application would be accepted and I can see, if that were the case, how this might have given her false hope. That said, I've listened very carefully to a recording of a call in which Miss S re-applied for the loan. Among other things, I'm satisfied Barclays made clear to her that any re-application may be accepted or declined subject to checks both internally and with credit reference agencies. I believe Miss S understood this and agreed to proceed on that basis.

Even if I thought Barclays was at fault in unfairly declining Miss S' applications (which I don't

for the reasons given), I'd want to see evidence showing its actions negatively impacted on her and caused her loss. Miss S says that's the case but I haven't seen any information to support what she says, despite her being afforded the opportunity to provide this.

I've also thought about Barclays' handling of Miss S' complaint more generally. However, I can't see that it's done anything wrong in this regard to the extent that any compensation's due. I see that Barclays accepts it could have dealt with matters quicker but note it still provided its final answer to the complaint in time.

Taking everything into account, I'm not persuaded Barclays did anything wrong such that I should make an award against it.

My final decision

For the reasons given, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss S to accept or reject my decision before 13 May 2024.

Nimish Patel
Ombudsman