

## The complaint

Mr S says Santander UK Plc ('Santander') were unreasonable to reject his credit card application.

## What happened

In August 2024 Mr S applied for a credit card with Santander. They declined his application and explained that that was due to information on his credit file.

Mr S thought that was unreasonable. He appealed to Santander but when they didn't change their position he referred his complaint to this service.

Our investigator didn't think Santander had been unreasonable, so Mr S asked for a final decision by an ombudsman.

## 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 Mr S, but I agree with our investigator's opinion. I'll explain why.

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.

Santander are free to decide who they lend to. They didn't have to provide credit to Mr S but the Standards of Lending Practice set out by the Lending Standards Board says:

*"PS4. If the customer's application is declined firms should, where possible, inform the customer of the main reason for this.."*

Santander explained to Mr S that their main reason for rejecting his credit application was because of information on his credit file. So, I think they did explain the main reason for the decline. I wouldn't expect them to provide any further detail as that information is commercially sensitive. I note that Santander also directed Mr S to the credit reference agencies so he could make enquiries about what was recorded on his credit file. Overall, I don't think they have been unreasonable here.

I'm not asking Santander to take any further action.

**My final decision**

For the reasons I've given above, I am not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 30 January 2025.

Phillip McMahon  
**Ombudsman**