

The complaint

Mr A complains that Barclays Bank UK PLC (Barclays) didn't explain why they wouldn't increase his credit limit.

What happened

Mr A asked Barclays to increase his credit limit but when they refused, he was unhappy with the explanation he was given. He referred his complaint to this service but as our investigator didn't think Barclays had been unreasonable, Mr A has 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 A, 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.

Barclays are free to decide who they lend to. They didn't have to provide more credit 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."

Barclays explained that *"a number of factors are taken into consideration when an application is received. Alongside the information held with the Credit Reference Agencies and our internal lending criteria."*

I understand Mr A wanted a more detailed explanation. He's explained that he has an exceptional credit rating, significant investments and an identical credit file to that of his wife who has secured a higher credit limit with Barclays. But I think Barclays did explain the main reason for rejecting his credit application and I wouldn't expect them to provide further detail as that would be commercially sensitive and could lead consumers to be able to manipulate their credit assessments.

Overall, I don't think Barclays have been unreasonable here and I'm not asking them to take any action.

My final decision

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 17 February 2025.

Phillip McMahon
Ombudsman