

## **The complaint**

Mr M is unhappy that Barclays Bank UK PLC continues to reject his application for an account after it admitted issues around applications he had previously made. He wants to know what information it has based its decision on.

## **What happened**

In July 2024, Mr M applied for a current account with Barclays. This was the latest in a series of applications that Mr M had made and, like others he'd made before, it was unsuccessful. Mr M complained about this to Barclays which said that there were internal issues which had led to this latest application being declined – and which would have contributed to previous applications being declined too.

Barclays said these issues were its responsibility and that it had now taken steps to ensure that any incorrect information and any issues had been corrected so that as of a later date in August 2024, Mr M could make a new application. Barclays acknowledged the impact this would have had on Mr M and that the service it had provided around this could have been much better. For this it paid Mr M £700.

When Mr M applied for a new account again, it still wasn't approved. Mr M complained to Barclays again but it explained that it had taken the correct steps to remove any incorrect information and resolve the previous issues. However, the new application had been declined even with the previous issues being resolved. Barclays said that this decision wasn't due to any internal factors and said that it had previously advised Mr M that it couldn't guarantee whether any application would be successful. It suggested ways that Mr M could request information from an agency that might help him explain why it had taken this decision, but didn't uphold his complaint.

Mr M brought his complaint to this service where one of our investigators looked into it. They found that Barclays had acted fairly in declining Mr M's application and that the compensation for the previous issues was fair. Mr M wasn't happy with this and said that he felt 'debanked' by Barclays and that he still suspected that technical issues were behind the decline. So the complaint was referred to an ombudsman to reach a decision on.

## **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'll start by saying that just as it is for a customer to decide who they bank with, a bank like Barclays is entitled to decide who it offers banking services to. Banks will generally set their own policies and processes for dealing with new applications, but with regard to any legal and regulatory obligations in place. It's not for this service to interfere with policies and processes like these in the wider sense. Instead my role is to consider what's fair and reasonable in the individual circumstances of this complaint.

It's not in dispute that Barclays made some mistakes in information it held about him when

he made previous applications. Barclays accepts this and that it would have impacted Mr M over the course of a number of years. For this it has paid Mr M £700 to reflect the impact this had on him. I think that's fair.

But when Mr M applied for an account again in July 2024, he was understandably concerned to find it had been declined. Given his previous experience with Barclays I can understand why he viewed that decision with some scepticism and thought it was likely to be the result of further errors. But just because it had rectified the previous issues, that doesn't mean that any new application would automatically be successful. I've seen that Barclays said as much to Mr M when it told him it could give no guarantees that an application would be successful.

Barclays has explained and provided detailed supporting information to this service to show why it declined Mr M's application. I'm satisfied that this shows that it treated this application as a new, independent application and that it wasn't subject to any of the previous issues and reasons that Barclays had given for why previous applications had been declined. Mr M strongly believes that there are ongoing technical issues that are preventing him from opening accounts with Barclays. However none of the evidence provided by either side persuades me this is likely to be the case.

After carefully considering this matter, I'm satisfied that Barclays has acted fairly and reasonably in declining the application here. I realise this will be frustrating for Mr M and that he wants further information and a detailed explanation as to why his application hasn't been approved – but Barclays is under no obligation to provide that.

I see that it has referred Mr M to an agency which may help him understand the circumstances here more. But I won't be telling Barclays that it needs to do any more in relation to this matter.

### **My final decision**

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 18 April 2025.

James Staples  
**Ombudsman**