

The complaint

Mr M has complained that Barclays Bank UK PLC trading as Barclaycard unfairly reduced his credit limits.

What happened

Mr M has two credit cards with Barclaycard. On 24 April 2024, the limit on one was reduced from £10,900 to £100. Then on 9 May 2024, the limit on the other was reduced from £15,400 to £850, then to £450 on 8 July 2024. Barclaycard said it contacted Mr M each time, to explain this had happened due to information received from the credit reference agencies (CRAs), followed by a review of his accounts.

Mr M feels this was unfair. He considered it had been done because of a CCJ, when in fact this had been settled within 28 days.

One of our investigators looked into what had happened. He was satisfied that Barclaycard was entitled, under the terms and conditions, to reduce a credit limit. And here, it had explained why. This was partly information from the CRAs, but also following a review of Mr M's accounts. So, he didn't think it had behaved unfairly.

As Mr M disagreed, his complaint's been passed to me.

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'm not upholding it. I understand Mr M's frustration, especially given the size of the decreases. But Barclaycard is entitled to reduce credit limits. And here, it gave the broad reasons as to why, including account reviews, and also informed Mr M of its decision. So, I don't think it had treated Mr M unfairly.

My final decision

For the reasons given above, it's my final decision not to 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 9 June 2025.

Elspeth Wood
Ombudsman