

The complaint

Mrs S complains that Barclays Bank UK PLC, trading as Barclaycard, rejected her credit application and didn't explain why.

What happened

Mrs S applied for a credit card with Barclaycard. They declined her application because they deemed it unaffordable for her.

Mrs S thought that was unreasonable. She appealed to Barclaycard but when they didn't change their position she referred her complaint to this service.

Our investigator didn't think Barclaycard had been unreasonable, so Mrs 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 Mrs 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.

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

Barclaycard explained to Mrs S that their main reason for rejecting her credit application was because they thought *"more credit might be unaffordable"* for her. 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. Overall, I don't think they have been unreasonable here.

I'm not asking Barclaycard 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 Mrs S to accept or reject my decision before 12 May 2025.

Phillip McMahon
Ombudsman