

The complaint

Mr N complains that Barclays Bank UK PLC displayed false information about him on his account.

What happened

Mr N is a longstanding customer of Barclays. In 2023, he was unhappy to find that Barclays had removed its usual online message that he may be able to borrow up to £50,000. The offer had been replaced with the following message:

“You can’t apply for a Barclay loan online at the moment based on the information we know about you.”

Barclays wrote to Mr N in early 2023 to say that it had not found anything on its’ system which would suggest that he could not borrow or that it had information which would prevent him from borrowing.

When the same message appeared on his account in 2024, Mr N raised his concerns again. Barclays supplied all the information it held about Mr N going back many years but he could not find any negative information about himself. Mr N found it difficult to raise his complaint with Barclays.

Our investigator thought that Mr N was let down by Barclays customer service but didn’t think it had made a mistake about the message on his account. Our investigator asked Barclays to pay £100 compensation to apologise for the poor customer service.

Barclays agrees with our investigator’s recommendation but Mr N does not. He says this doesn’t address his concern that Barclays has issued a false and derogatory statement about his creditworthiness. Mr N wants to know whether Barclays holds information about him which prompted it to display the message that he could not apply for a Barclay loan online.

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 appreciate that I have summarised this complaint in less detail than the parties and that I have done so using my own words. The rules which govern us, together with the informal nature of our service allow me to take this approach. But it doesn’t mean I have not carefully considered everything the parties have supplied to us.

I am sorry to disappoint Mr N but like our investigator, I am not persuaded that Barclays has done anything wrong by displaying the message that he can’t apply for a loan online based on the information it knows about him.

Barclays says that it updates its’ credit scoring and lending limits each month. This explains why the pre-approved credit message won’t always be displayed. The decision to offer a

pre-approved or provisional credit limit is based on various criteria and doesn't rest solely on a customer's credit score or credit history. It is a commercial decision which Barclays is entitled to make - our service cannot interfere with this. This makes it difficult for me to find that the message which Barclays displayed on Mr N's account is a lie or derogatory in nature or otherwise damaging to him. As the credit limit approval message is personal to Mr N, it wouldn't have an impact on how any third party may view his creditworthiness. For all these reasons, I don't consider it fair to require Barclays to not display the same message in the future.

As far as I am aware, Mr N has not applied for a loan with Barclays. If he had done so and been turned down, the Standards of Lending Practice says that Barclays should give the main reason for the rejection if requested. But I don't consider this extends to the situation Mr N found himself in when Barclays displayed the message that he could not apply online at that particular time. So, I would not expect Barclays to share details of its' internal decision making process with Mr N as part of resolving this complaint.

I agree that when Mr N tried to raise his concerns with Barclays, it could have managed things better than it did. For this failing in customer service, Barclays has agreed with our investigator's recommendation to pay £100 compensation. I think this is fair and in line with our approach to awards which can be found on our website.

My final decision

My final decision is that I uphold this complaint and direct Barclays Bank UK Plc to pay Mr N £100.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr N to accept or reject my decision before 19 June 2025.

Gemma Bowen
Ombudsman