

## **The complaint**

Ms F complains that Barclays Bank UK PLC declined her application for a credit card.

## **What happened**

On 27 March 2025 Ms F applied for an Amazon Barclaycard. Her application was declined. Ms F appealed the decision, but Barclays said the decision was the same and that the application had been declined for affordability reasons.

Ms F complained to Barclays. In its final response Barclays said the application had been declined and it wasn't able to provide specific information as to why. It said the complaint had been marked as upheld on the basis that Ms F had been told she would receive a SMS regarding the outcome of her appeal, but she didn't receive any communication.

Ms F remained unhappy and complained to this service. She wants to know the reason why her application was declined. Ms F says she doesn't have an issue with affordability and all her credit agreements including her mortgage are up to date.

Our investigator didn't uphold the complaint. She said she was satisfied that Barclays acted fairly and reasonably when assessing Ms F's application and had provided the primary reason for the decline, in line with its obligations.

Ms F didn't agree so I've been asked to review the complaint.

## **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 Ms F, but I agree with the investigator's opinion. I'll explain why.

I understand how strongly Ms F feels about not being given a full explanation as to why she was declined for the card. She's said that she has an excellent credit record and no affordability issues and doesn't understand why she would be declined.

Barclays terms and conditions allow it to decline an application. It doesn't have to provide a customer with a specific reason for the decline, or disclose its lending criteria, as this is considered to be business sensitive information. I'm unable to require Barclays to provide more of an explanation than it has already done.

Under the Lending Practice Standards, Barclays is obliged to give a customer the primary reason for the decline. In Ms F's case, Barclays has given affordability as the primary reason. Whilst I appreciate that Ms F doesn't agree that she has any problems with affordability, this is a matter for Barclays to assess under its own lending criteria, and I'm satisfied that it has acted correctly and in line with its obligations here by providing the primary reason.

Barclays assess applications for credit using its own lending criteria. The criteria take into

account things like the information provided on the application, and information obtained from credit reference agencies.

When a lender decides whether to approve an application for credit, it carries out checks on the applicant's credit file to see how much they currently owe and how well they have managed credit in the past. It will also look at the information provided on the application form relating to employment status and income and outgoings in order to assess affordability.

There are several reasons why credit might be declined. Some of the more common reasons include a limited credit history, income too low or unstable employment history, outstanding credit balance too high, late payments, too many applications for credit made, identity can't be confirmed, financially linked to someone with poor credit history, errors on the applicants credit file, mistakes on the application form or bankruptcy or county court judgments. I'm not saying that any one or more of these reasons is applicable in Ms F's case. These are just examples of some of the most common reasons.

I've reviewed the information provided by Barclays as to why it declined Ms F's application. I can't disclose the specific reason as I've already explained. However, having reviewed the information provided, I haven't seen anything to suggest that Barclays has reached an unreasonable decision, or that it has treated Ms F unfairly.

I know that Ms F will be disappointed that she can't have an explanation of the specific reason why her application was declined. However, as I've said above, this service can't require Barclays to disclose the specific reason. But I'm satisfied that Barclays has applied its lending criteria and reached a decision to decline the application fairly, and that it has provided a primary reason for the decline in line with its obligations.

### **My final decision**

My final decision is that I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms F to accept or reject my decision before 26 September 2025.

Emma Davy  
**Ombudsman**