

The complaint

Mr H complains that Barclays is holding him responsible for a credit card debt where he says he never completed an application.

What happened

A card account was opened in Mr H's name in August 2021. Mr H received the card and spent on it. He made monthly repayments for a number of years.

Mr H complained about the account in October 2024. He said he'd never applied for it. This complaint was prompted following a missed payment, which then made Mr H question the interest he'd been charged over the life of the account.

Barclays looked into the matter but didn't uphold his complaint. It felt he should be responsible for the debt, including the interest charged, given he'd confirmed receiving and using the card. It did agree to waive a late payment fee, and it suspended interest for three months.

Mr H was unhappy with Barclays' response. He believed that unless it could provide a signed agreement, or some other evidence of an explicit acceptance of the terms and conditions, then he couldn't be held responsible for the balance.

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 this will be disappointing for Mr H but I'm not upholding his complaint. I'll explain why. In doing so, I'm not going to address every point Mr H has raised. My role is to resolve complaints quickly and informally. And so I'm focusing my decision on what I consider to be the core elements of the complaint, and the details most relevant to the outcome.

I'll start by establishing some common ground. No one is suggesting there's been a fraudulent credit card application here. Mr H doesn't think someone has impersonated him and indeed there's no evidence to suggest as much. Instead, Mr H believes he didn't specifically apply for the card and that it was, instead, pre-approved by Barclays and sent to him without his involvement.

I'm not persuaded Barclays could do what Mr H suggests. And there is evidence of an electronic application being submitted. That would make sense, given Mr H was an existing customer of Barclays. Any application from him would likely have required little interaction, like the inputting of personal details.

But, even if I were to accept Mr H's beliefs to be true, I would still be saying he is responsible for the debt. He confirms receiving the card, spending on it, and making repayments. He used it as any other customer might use such an account. And he made no enquiries or complaint at the time of receiving the card. He's said that, even then, he believed he'd been

pre-approved. But then that would still mean he was happy to accept the account and to operate it in line with the terms.

I don't accept Mr H's argument that because Barclays can't provide details such as the IP address or device ID used to make the application now means he should not be responsible for any of the spending he has benefitted from.

Mr H had full view of the account for all the time it was open. He could see it in his banking app. He could see statements for the account. He made payments toward it. It was clear and evident in all that time exactly what the interest rate was, with it being shown in app and on the account statements. That rate appeared in express form in both monthly and annual terms, as well as being reflected in the actual cost of the interest charged each month. So it also doesn't stand to reason that he had no idea what the rate was, or how much interest he was paying.

I appreciate there are other elements Mr H has pointed to which he believes show he didn't apply for the card. But I don't consider them impactful and they don't alter the outcome. Which is why I'm not commenting on them.

Mr H says he incurred a late fee at the time he raised his complaint because the card account disappeared from his app. But my understanding is Barclays has already refunded that charge. If it hasn't, given it agreed to do so, it should make sure that happens now. Barclays also suspended interest on the account for three months. I don't consider there's anything more it ought to have done.

Mr H has questioned the lending decision at the time, saying he was soon to be out of work. But Barclays wouldn't have known that. It based its decision on the data it did have, including his credit file and current account activity. There's nothing I've seen to suggest it's decision to lend was unfair or unreasonable. And I can see it managed down the credit limit over time as Mr H's financial position changed.

My final decision

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 20 March 2026.

Ben Murray
Ombudsman