

The complaint

Miss C is unhappy that Barclays Bank UK PLC, trading as Barclaycard, declined her balance write-off request.

What happened

In August 2022, Miss C contacted Barclays and explained that she was experiencing financial difficulty and that she was the victim of domestic and financial abuse. In October 2023, Miss C contacted Barclays again and asked that the balance of her account be written off on the basis that she had been the victim of domestic and financial abuse and had been coerced by her abusive ex-partner into using her Barclays credit account and developing the account balance that she had.

In response to Miss C's request, Barclays asked Miss C to provide some more detailed information about her financial position, which Miss C duly submitted to them. Miss C's request was then assessed by Barclays, with the outcome being that Barclays were not willing to write off Miss C's account balance. Miss C wasn't happy about this, so she raised a complaint.

Barclays responded to Miss C and reiterated that they didn't accept Miss C's request that her account balance be written off. But Barclays did acknowledge that Miss C was experiencing a very difficult time and they agreed to default the account, so that no further interest or charges would be applied to the account balance, and allow Miss C to repay the defaulted account balance at whatever monthly amount she felt was affordable for her, which Miss C subsequently set at £1 per month. Finally, Barclays confirmed to Miss C that her account debt would never be sold or transferred to a third party and would remain with Barclays Specialist Support Team.

Miss C wasn't satisfied with Barclays response, so she referred her complaint to this service. One of our investigators looked at this complaint. But they didn't feel that Barclays had acted unfairly in deciding not to write off Miss C's account balance, and they also felt that Barclays had provided fair and reasonable financial support to Miss C via the actions that they had taken in response to her complaint. Miss C didn't agree, and so the matter was escalated to an ombudsman for a final decision.

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'd like to begin by extending my sympathies to Miss C. I've read her descriptions of the personal circumstances that she endured, and I sincerely hope that she's able to put those matters behind her and move on positively with her life.

I realise that one aspect of putting her past life behind her is the lingering financial impact that her abusive ex-partner has left, which Miss C contends includes the balance of the Barclays credit account in question here.

However, the role of a financial ombudsman is to be impartial. And so, while I've taken the testimony of Miss C into consideration, I also must look at matters from Barclays perspective. And, having done so, I can understand why they would be unwilling to write off Miss C's account debt, given the information that they've been presented with.

I note and accept Miss C's argument that financial coercion is very difficult to prove on paper. But a request to write off an account balance is no small thing, and I feel that it is unfortunately the case that the burden of proof rests with the person making that request.

Ultimately, it isn't within my remit or authority here to make a binding declaration that Miss C has or has not been the victim of financial coercion regarding the credit account in question. Instead, it's to assess whether I feel, from an impartial perspective, that Barclays decision to not write off the account debt was fair. And, given the information that Barclays assessed, I feel that it was reasonable for them to not be conclusively convinced that Miss C should be fully absolved of all responsibility for the account balance, such that it should be written off.

I understand that Miss C feels strongly about this matter, and it may be the case that she can discuss her ongoing concerns with Barclays and that Barclays can explain to her, in clear terms, under what circumstances they would accept that coercion has occurred and why they feel that Miss C should be considered responsible for the account balance. Such clarifying dialogue may be beneficial for all parties. However, this would be a matter for Barclays and Miss C to take up themselves, moving forwards.

Having made the decision to not write off Miss C's account balance while at the same time being aware of the financial difficulty that Miss C was experiencing, I feel that there was an onus on Barclays to have provided financial support to Miss C regarding the account. Barclays clearly also felt this way, and they made the decision to default Miss C's account, to accept whatever monthly payment Miss C wanted to make to the account moving forwards, and to ensure that Miss C's account was never transferred to a third-party but always remained with their Specialist Support Team.

The defaulting of an account often has negative connotations. But one of the reasons that the account default process exists is to prevent account holders who can't meet the contractual payment requirements of their account, and who would incur spiralling interest and charges as a result, from incurring those spiralling interest and charges. In effect, the defaulting of an account 'freezes' the account balance. No further interest or charges are applied to the balance, and the balance can only reduce as payments are made to it.

Accordingly, by defaulting Miss C's account as they did, I feel that Barclays did act fairly towards Miss C and with her best interests in mind, because by doing so they made sure that Miss C would not fall any further into debt.

Additionally, by agreeing to accept whatever monthly payment amount that Miss C could afford to pay – which Miss C subsequently set at £1 per month – and by confirming that the account would always remain with Barclays and wouldn't be transferred to any third-party debt recovery agencies, I feel that Barclays have shown that they are mindful of Miss C's circumstances and that they do want to help Miss C manage her account in the best way possible for her.

In short, having been unwilling to write off Miss C's account balance, I feel that the support that Barclays have provided to Miss C surrounding her account is fair, and I confirm that it's the level and type of support that I would reasonably have expected Barclays to provide to Miss C in these circumstances.

Of course, the fact that Barclays are providing this support is a result of their not accepting

Miss C's request to write off the account balance. As explained, I don't feel that Barclays decision in this regard was unfair. However, Barclays have an ongoing responsibility towards Miss C, and so it may be the case that Miss C can successfully petition Barclays about her account moving forwards – although any future requests that she might make would be assessed by Barclays on its individual merit.

I realise this won't be the outcome Miss C was wanting here, but it follows that I won't be upholding her complaint or instructing Barclays to take any further or alternative action at this time. I wish Miss C all the best moving forwards, and I hope that she will understand, given all that I've explained, why I've made the final decision that I have.

My final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss C to accept or reject my decision before 24 October 2025.

Paul Cooper
Ombudsman