

The complaint

Mr L complains Barclays Bank UK PLC declined his application for a bank account and didn't let him know.

What happened

Mr L applied to Barclays for an account in December 2024. He says he was accepted but had problems uploading documentation to verify his ID. So, he visited a branch. He says he was told his application had been referred when he went into branch but he'd hear back within 48 hours. He says he didn't hear back. So, he called Barclays and was told his application had been declined and that this was linked to an account of his that was closed in 2019. Mr L complained about not being notified his application had been declined as well as the fact that it had been declined.

Barclays looked into Mr L's complaint and offered him £50 in compensation for the distress and inconvenience of not being notified that his application being declined. Mr L was unhappy with Barclays' response and so complained to our service.

One of our investigators looked into Mr L's complaint and confirmed that the original reason Barclays had given for his application being declined wasn't the reason it was. They also recommended an additional £100 in compensation. Mr L accepted the compensation – and Barclays has since paid this – but wasn't happy that he still didn't know the reason why his application was declined. So, he asked for his complaint to be referred to an ombudsman. His complaint was, as a result, passed to me.

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, there is very little I can add to what our investigator has already said as far as Mr L's remaining complaint point is concerned. Barclays has provided us with evidence in confidence which I've considered and, having done so, I agree it didn't decline Mr L's application unfairly. Separately, Barclays has confirmed that the original reason it had given for his application being declined wasn't the reason it was.

Putting things right

Our investigator recommended an additional £100 of compensation on top of the £50 that Barclays had already paid for the distress and inconvenience of not being notified that his application being declined. Mr L accepted this – as did Barclays – and I'm satisfied that it has since been paid. On that basis, I agree that this is a complaint that our investigator was right to uphold in part, but Barclays has now done everything it needs to do.

My final decision

My final decision is that I'm upholding this complaint in part.

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

Nicolas Atkinson
Ombudsman