

The complaint

Mr S complains that Barclays Bank UK PLC declined his request for an overdraft facility.

What happened

Mr S contacted Barclays in 2025 to say that he hadn't received any offers to add an overdraft facility onto his existing personal current account and requested that one be added. The adviser Mr S spoke with explained he was likely not receiving any offers because he didn't have much money flowing through the account and so Barclays couldn't be sure that it would be affordable for him. Ultimately, Mr S wasn't offered an overdraft facility and so he complained to Barclays.

Barclays reviewed the complaint but reiterated that it couldn't offer Mr S an overdraft facility, and that this decision couldn't be overturned at that time, though matters were assessed monthly. Mr S remained unhappy and brought his complaint to this service. As a resolution, he wanted an overdraft to be added onto his account.

An Investigator here reviewed matters and didn't recommend the complaint be upheld. In summary, she said Barclays clearly explained why an overdraft couldn't be offered at the time and she didn't think the explanation provided was unreasonable.

Barclays didn't dispute the Investigator's opinion however Mr S didn't accept this position. So, the complaint has been passed to me to decide.

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.

Mr S has raised other complaints about other matters with this service. However, this decision will deal solely with his concerns about not being offered an overdraft on his personal current account.

Mr S contacted Barclays in 2025 to explain he'd held an account since around 2018, but he hadn't received an offer to add an overdraft facility. The adviser Mr S spoke with explained that Mr S hardly used the account, and there wasn't much money flowing through it. Therefore, whilst there may have been other factors it considered, it's likely this was why he hadn't received an offer to add an overdraft to the account; Barclays couldn't be sure that he would be able to repay the overdraft and associated charges.

I appreciate Mr S is unhappy about Barclays' decision to not offer him an overdraft facility, and that he says he's been accepted for overdrafts with other lenders. Barclays is entitled to consider whether it offers lending to a customer based on their banking history with them. Here, Barclays explained that Mr S doesn't use the account regularly and based on that, it couldn't see how Mr S would sustainably afford the overdraft. I've reviewed information about Mr S's account in the months leading up to the lending decision, and it's true that Mr S doesn't use the account much at all.

Overall, I think Barclays was clear about the likely reason it was unable to offer an overdraft facility at the time. It also explained that it reviewed its accounts on a monthly basis and gathered information from the Credit Reference Agencies to ensure its offers were up to date. With that in mind, I think its explanation was reasonable here, and it provided Mr S with sufficient information that he could use to decide whether he wanted to amend how he banked moving forward.

I've thought about whether it would have been helpful for Mr S to have been told to complete an actual application at this stage, given that it appears one hadn't yet been completed. However, Barclays says it didn't think this would be useful given the low turnover on the account. Ultimately, it knew that Mr S wouldn't have been accepted for an overdraft based on his account usage, so I can see why Barclays may have thought it was unreasonable to put Mr S through an application it would subsequently decline. I say this especially considering the impact that would have been caused to Mr S's credit file as a result of a credit search that likely would have been carried out, resulting in a decline.

Therefore, whilst I'm sorry to disappoint Mr S, I don't think Barclays treated him unfairly in its decision to not offer him an overdraft facility at the time. It follows that I don't uphold this complaint.

My final decision

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 1 January 2026.

Hana Yousef
Ombudsman