

### **The complaint**

Mrs O is unhappy that Barclays Bank UK PLC trading as Barclaycard declined her application for a credit card. She's also unhappy that a hard search was carried out on her credit file.

### **What happened**

On 30 June 2025 Mrs O applied for a credit card with Barclays. The application was reviewed and declined on 1 July 2025, and a letter was sent to Mrs O advising her of the outcome.

Mrs O contacted Barclays and raised a complaint. She raised concerns about a credit card application she'd submitted around 12 months earlier and said she hadn't received an outcome. Mrs O said the reasons given for the decline of her recent application weren't factual. She was unhappy that a hard search had been carried out on her credit file.

Barclays didn't uphold the complaint. It said it could no longer access details of the application which was made 12 months ago but said it always aimed to communicate its decisions to applicants. Barclays said that it was standard practice for credit card applications to require a full credit check and that the hard search would remain on her credit file for about 12 months but had less impact on credit score over time. In relation to Mrs O's recent credit card application, Barclays said that its lending decisions were based on a number of factors and that although it had reviewed its decision following Mrs O's appeal, its decision remained the same due to affordability considerations.

Mrs O remained unhappy and brought her complaint to this service. She said she was unhappy with the outcome of her complaint, but also about the customer service she'd received when she raised her complaint, and about communications being sent to an old email address.

Our investigator didn't uphold the complaint. She said the decision not to lend was Barclays decision to make and this service wasn't able to tell them to change it. The investigator said that although Mrs O had said that she hadn't received the lending decision letter from her previous application, there wasn't any evidence to show that this was due to an error by Barclays. The investigator explained that complaints about complaint handling aren't within this service's jurisdiction but from what she'd seen, the final response from Barclays had addressed the main complaint issues raised by Mrs O.

Mrs O 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 Mrs O, but I agree with the investigator's opinion. I'll explain why.

I've read and considered the whole file, but I'll concentrate my comments on those points which are most relevant to my decision. If I don't comment on a specific point, it's not because I've failed to take it on board and think about it, but because I don't think I need to comment on it in order to reach what I think is the right outcome.

#### Previous application

Mrs O has complained that she never received an outcome for a credit card application that she'd submitted around 12 months ago.

Barclays has explained that it is no longer able to access details of this application due to passage of time. It has also said that it would've sent a letter to Mrs O advising her of the outcome of her application.

Mrs O has said that she never received a letter. I can't comment on why that might be, but on balance, I think it's more likely that Barclays sent a letter advising Mrs O of the outcome and it went astray in the post. This isn't something I can hold Barclays responsible for.

#### Recent application

Mrs O is unhappy that her recent application for an Amazon Barclaycard credit card was declined. She doesn't think the reason given in the letter explaining why her application was declined is factual. In particular, Mrs O doesn't agree that she is borrowing a high amount of credit compared to her income.

I understand that Mrs O is disappointed about her application being declined, and about the reason given for the decline.

Barclaycard's terms and conditions allow it to decline an application. Barclays – like all lenders – assess applications for credit using their own lending criteria. These criteria take into account the information provided on the application and the information obtained from credit reference agencies.

When a lender decides whether to approve an application for credit, it will carry 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 information provided on the application 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 limited credit history, income too low, 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 application form and bankruptcy/county court judgments.

I'm not saying that any one of these reasons was why Mrs O's application was declined. They are just examples of the most common reasons.

When a lender declines an application, it doesn't have to provide the specific reason as this is business sensitive information. But it does have to provide a general reason. In Mrs O's case, Barclays have said that her application was declined for affordability reasons.

I've reviewed the information provided by Barclays about the decision to decline Mrs O's application and I'm satisfied that it has followed its processes and applied its lending criteria. I haven't seen anything to suggest that Barclays has treated Mrs O unfairly.

## Hard searches

Mrs O is unhappy that a hard search was carried out on her credit file. It is standard practice for lenders to carry out a full credit check when a consumer applied for a credit card. So, I'm unable to say that Barclays has made an error here.

Barclays – like all lenders – are obliged to report accurate information to the credit reference agencies. This information includes declined credit applications. I'm unable to say that Barclays has made an error by reporting the declined application on Mrs O's credit file.

## Customer Service/Complaint handling

Mrs O complains that she experienced poor customer service when she tried to contact Barclays to discuss the declined application. She doesn't think that all her concerns were addressed in the businesses' final response letter. She's also unhappy that communications were sent to her old email address.

This service isn't able to look into complaints about complaint handling because its outside of our remit. So, I can't comment on these aspects of Mrs O's complaint. I've reviewed the final response letter, and I'm satisfied that it addresses the key aspects of Mrs O's complaint.

Having reviewed everything, I haven't found anything to suggest that Barclays has made an error or treated Mrs O unfairly or unreasonably. I won't be asking Barclays to do anything further.

## **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 Mrs O to accept or reject my decision before 23 December 2025.

Emma Davy  
**Ombudsman**