

The complaint

Barclays Bank UK PLC provided Mr S with the following loans:

Date	Amount	Monthly repayments	Term (months)
February 2022	£14,000	£380.14	60
May 2024	£2,000	£77.6	36

Mr S says that loans were unaffordable and provided irresponsibly.

What happened

The details of this complaint are well-known to both parties, so I won't repeat them again here. The facts aren't in dispute, so I'll focus on giving the reasons for my 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.

We've set out our general approach to complaints about unaffordable or irresponsible lending on our website, and I've taken this into account in deciding Mr S's case.

I've decided the loans were provided fairly for the following reasons:

- I think the checks Barclays did before providing the loans were reasonable and proportionate given the size of the loans offered and what it knew about Mr S' financial situation.
- Barclays considered information Mr S provided in his application, verified his income and gathered information from a credit reference agency (CRA) before both lending decisions. Its checks suggested Mr S had a healthy disposable income after his essential spend and existing credit commitments. The checks also suggested Mr S was managing his accounts well as there were no adverse markers reported.
- Based on the information Barclays gathered and what it knew about Mr S's circumstances, there was nothing to suggest Mr S would be unable to sustainably repay what he was being lent.
- Mr S has provided us with copies of his bank statements to support his position. But I don't consider Barclays needed to review them before agreeing to lend given the information it knew about his financial situation and what its credit checks showed. So while I appreciate his strength of feeling, I don't consider it would be fair to place weight on the content of his bank statements in determining whether Barclays lent to him fairly.

- Mr S had also taken out a loan from another company in the days before the first loan and suggests that Barclays hadn't taken this into account. This may not yet have shown up on the CRA checks, so isn't something that I'd expect Barclays to have been aware of, and in any case that loan appears to have been paid off in full during the same month.
- I don't think Barclays acted unfairly in any other way.

This means I don't think Barclays did anything wrong when it provided the loans to Mr S.

I've also considered whether the relationship might have been unfair to Mr S under s.140A of the Consumer Credit Act 1974. However, for the reasons I've already explained, I don't think Barclays lent irresponsibly to Mr S or otherwise treated him unfairly. I haven't seen anything to suggest that s.140A or anything else would, given the facts of this complaint, lead to a different outcome here.

I know this isn't the outcome Mr S hoped for. But for the reasons above, I'm not asking Barclays to do anything to put things right.

My final decision

My final decision is that I'm not upholding Mr S' complaint about Barclays Bank UK PLC.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 9 March 2026.

David Barker
Ombudsman