

The complaint

Mrs C complains that Barclays Bank UK plc trading as Barclaycard ('Barclaycard') refused to write off her credit card debt and didn't explain why. Mrs C would like this to be reviewed.

What happened

Mrs C asked Barclaycard to write off her credit card debt because of financial abuse and her health. She complained that Barclaycard declined her request and hadn't explained why.

Barclaycard didn't uphold Mrs C's complaint. They didn't agree there was evidence of financial coercion. Barclaycard said they needed the evidence of Mrs C's ill health to meet their criteria and gave details of what they'd consider. Barclaycard agreed to review further evidence if it was sent in.

Mrs C sent Barclaycard further medical evidence, but Barclaycard's decision didn't change. Mrs C referred her complaint to the Financial Ombudsman Service.

Our investigator spoke to Mrs C to understand her circumstances better, before reviewing what had happened. Our investigator thought Barclaycard had fairly applied their process when considering whether to write off Mrs C's debt. Whilst recognising how unfair this felt to Mrs C, she didn't think Barclaycard had done anything wrong and didn't recommend they take further action.

Mrs C asked for an ombudsman's decision, which is how the matter has come 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.

I've taken into account any relevant law and regulations, the regulator's rules, guidance and standards, codes of practice and (where appropriate) what is considered to have been good industry practice at the relevant time.

I want to thank Mrs C for sharing the very difficult personal circumstances she's been managing, which I'm very sorry to learn about. I'm not going to include private and sensitive information in this decision, but I want Mrs C to know that I've read everything she's sent to our service, and I've listened to the call she had with our investigator.

I don't wish to make things harder for Mrs C at an already difficult time but having reviewed everything I've decided not to uphold her complaint. I'll explain why, though I broadly agree with our investigator.

The Financial Ombudsman Service doesn't have the power to make rules for financial businesses, in terms of directing that they should change their policies or procedures. That is the role of the regulator, the Financial Conduct Authority ('FCA').

This means I can't direct Barclaycard to change their policy about writing off a debt, or what they'll accept as supporting evidence. What I can look at is whether Barclaycard fairly followed their process when considering Mrs C's request.

Barclaycard didn't agree to write off Mrs C's debt due to financial abuse, but I think they gave this reasonable consideration. Barclaycard identified the account was in Mrs C's sole name, and Mrs C doesn't deny the spending on the credit card was her own. I've considered the annual statements and receipts Mrs C has provided to show how and why that spending came about. I've read her letter, and I understand the position she was in. I think Barclaycard fairly supported Mrs C here as, although they didn't agree to write off the balance, they accepted a payment plan and suspended interest and fees on Mrs C's account. Mrs C's solicitor is helping her resolve financial issues in her divorce proceedings, and I think they are best placed to determine who should have paid for what and how.

I'm aware that Mrs C feels Barclaycard lent irresponsibly to her, which exacerbated her situation. I won't be commenting on this as part of this decision. I agree with our investigator that Mrs C will need to raise that complaint with Barclaycard before our service can consider it.

I acknowledge Mrs C was frustrated when Barclaycard said they weren't obliged to share details of their policy. I can see why this felt unhelpful to Mrs C. However I think Barclaycard fairly set out what they'd require from Mrs C to consider a write-off on medical grounds when responding to her complaint. Barclaycard said they'd consider things again if they received new documentation, but unfortunately they didn't accept Mrs C's recent evidence dated April 2025.

I recognise Barclaycard's requirements for evidence are upsetting for Mrs C, and I agree that it would likely be very difficult to engage with Barclaycard whilst managing the initial stages of a serious diagnosis. Whilst I sympathise with Mrs C, I cannot interfere with the processes and systems Barclaycard put in place. I think it's reasonable for Barclaycard to reject Mrs C's request if she doesn't meet their set criteria. I'm aware other lenders have agreed to write off Mrs C's debt, but this doesn't mean Barclaycard have to do the same as each lender will have their own considerations.

I acknowledge Mrs C feels she's being punished for being in difficult circumstances that are outside of her control, and I'm sorry my decision doesn't make things easier for her. While I recognise this is an unfair situation for Mrs C to be in, I haven't found that Barclaycard have treated her unfairly in these circumstances. That means I haven't found cause to uphold her complaint on this occasion, and so I don't require Barclaycard to take any action.

My final decision

For the reasons I've outlined, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs C to accept or reject my decision before 22 December 2025.

Clare Burgess-Cade
Ombudsman