

## **The complaint**

Barclays Bank UK PLC provided Mr P with a credit card in 2019. It had a credit limit of £1,200.

Mr P says the credit was provided irresponsibly.

## **What happened**

The details of this complaint are well-known to both parties, so I won't repeat them 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.

Having considered everything, I'm not upholding Mr P's complaint. I'll explain my reasoning below.

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 P's case.

I've decided the credit was provided fairly because:

- As Barclays haven't been able to share the details of the checks it did before providing the credit, I can't say they were reasonable and proportionate.
- If Barclays had done proportionate checks, I don't think it's likely these would have shown it was unfair to provide the credit to Mr P.
- Mr P has provided his bank statements for the three months prior to applying for the credit card. These show an income averaging around £2,700 per month, including Department for Work and Pensions (DWP) payments. After calculating his committed, non-discretionary expenditure, a healthy disposable income remained.
- Based on the information Mr P has provided about his circumstances at the time, there was nothing to suggest he was likely to be unable to sustainably repay what he was being lent.
- Mr P has argued that the DWP payments shouldn't be included as income. Whilst I understand his point of view, for the purposes of an income and expenditure assessment, I don't agree. For reassurance however, if I excluded the DWP payments, I would still reach the same conclusion.

- I don't think Barclays acted unfairly in any other way, as all potential interest, fees and charges were clearly documented at the time.

This means I don't think Barclays did anything wrong when it provided the credit card to Mr P.

I've also considered whether the relationship might have been unfair under s.140A of the Consumer Credit Act 1974. However, for the reasons I've already given, I don't think Barclays lent irresponsibly to Mr P 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 P 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 this complaint about Barclays Bank UK PLC.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 23 March 2026.

David Barker  
**Ombudsman**