

The complaint

Ms K has complained Barclays Bank UK PLC, trading as Barclaycard, allowed a credit card account to be opened up in her name fraudulently.

What happened

After receiving letters from Barclaycard about a credit card Ms K didn't have with them, she contacted them to alert them to a fraudulent credit card application which concerned her.

After a few attempts to contact Ms K, Barclaycard were unable to do so. They initially closed her complaint. After Ms K got back in touch with them, Barclaycard accepted Ms K had not taken out this account and closed it.

Ms K was concerned that Barclaycard had been negligent in allowing a card to be taken out in her name, particularly as at the time she wasn't earning so didn't feel that she would have met their application criteria. She was also concerned at the time it took her to resolve this issue. She brought her complaint to the ombudsman service.

Barclays contacted our service to accept their service had not been as good as it should. They offered £100 compensation to Ms K for the trouble caused. Our investigator told Ms K he felt this was fair although Ms K disagreed and wouldn't accept this as a resolution to her complaint.

Ms K has asked an ombudsman to consider her 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.

Having done so, I've reached the same outcome as our investigator. I'll explain why.

I know how distressing being a victim of ID fraud can be and appreciate therefore how worrying Ms K has found this and understand the preventative actions she has now taken.

However, we don't generally compensate customers just because they have been a victim of fraud. As a general rule, this is because a third party has committed fraud in someone's name.

I know Ms K believes Barclaycard has been negligent for a number of reasons. I have considered this aspect but don't agree with her.

They have – as far as I can tell – met their procedures for reviewing a credit card application. These procedures meet the requirements of both existing regulations and guidelines that that Financial Conduct Authority believes are appropriate.

On reviewing Ms K's credit record, Barclaycard would have seen no reason not to believe that the application was made by her. Personal details would have matched those that they

could have seen were hers when undertaking the appropriate checks.

Ms K may disagree. I appreciate she feels that Barclaycard allowed a substantial credit limit to be granted. Barclaycard will have borne the financial impact of this decision, as they will have written off a considerable amount of debt which they've not had repaid.

So, when I consider what compensation should be payable, I look at the impact on Ms K after she discovered there'd been a card taken out in her name and reported this to Barclaycard. Ms K accepts that Barclaycard found it difficult to contact her after she reported this fraud on 18 April 2025. However, they still concluded this card – and the debt – was not hers within five weeks which I believe is fair and reasonable.

On this basis I think the £100 offered by Barclaycard is the right amount.

I know Ms K, and her family, have taken out different protective measures to limit the chance of being a victim of fraud in the future. I appreciate this may seem harsh, but I don't think it would be right to ask Barclaycard to pay for these.

I can understand Ms K will disagree with this outcome and finds this award demeaning. I leave it to her to decide whether to accept this or not, but I won't be asking Barclaycard to do anything else.

My final decision

For the reasons given, my final decision is to instruct Barclays Bank UK PLC, trading as Barclaycard, to pay Ms K £100 for the trouble caused.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms K to accept or reject my decision before 16 February 2026.

Sandra Quinn
Ombudsman