

## The complaint

Mr C complains that Barclays Bank UK PLC (Barclays), reduced his credit limit on his credit card and would not reinstate it for him.

When I refer to what Mr C and/or Barclays said or did, it should also be taken to include things said or done on their behalf.

## What happened

Mr C is unhappy that Barclays reduced the credit limit on his credit card. Mr C said this happened after a County Court Judgement (CCJ) was incorrectly registered against his name. Mr C said that he had the CCJ removed, however, Barclays have not reinstated his original credit limit when he reapplied for this.

Barclays first reduced the credit limit from £15,900 to £6,950 on 20 August 2024. They then further reduced this on 19 September 2024 to £3,700. And in April 2025 they further reduced the £3,700 to £1,400.

Mr C also said that in July 2025 Barclays again reduced his limit to £800. Mr C said that in January 2025 he let Barclays know that he received the court order and confirmation from register of judgements that the default judgement was removed. He said he also forwarded them a copy of the court order. Following this, he said, he was asked by Barclays to apply for the reinstatement of the credit limit, but they rejected the request.

Mr C said that that his circumstances have not changed since August 2024 and Barclays would not tell him exactly why they would not reinstate his credit limit. Mr C feels that Barclays have treated him unreasonably by continuing to reduce his credit limit despite the CCJ having been removed. Also, he is unhappy that now he must pay his card balance off weekly because the limit is too low for his everyday living expenses and it causes disruption to his life.

On 13 March 2025 Barclays wrote to Mr C. In this correspondence they said they have reviewed his concerns, but they were not able to reinstate his credit card limit as he did not meet their internal criteria. They explained that their criteria are company confidential and, as such, they are unable to provide him with further details in this regard. They explained that they will be able to review his limit again in six months' time.

Barclays have also told us, the Financial Ombudsman Service (Financial Ombudsman), that they had information from one of the credit reference agencies that on July 2024 and April 2025 County Court Judgements had been started against Mr C.

Mr C remained unhappy. As such, he referred his complaint to the Financial Ombudsman.

Our investigator did not think it was reasonable to ask Barclays to do anything further.

Mr C disagreed with the investigator. As such, the complaint has been passed 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.

Where evidence is unclear or in dispute, I reach my findings on the balance of probabilities – which is to say, what I consider most likely to have happened based on the evidence available and the surrounding circumstances.

I have summarised this complaint briefly, in less detail than has been provided, and largely in my own words. No discourtesy is intended by this. If there is something I have not mentioned, I have not ignored it. I have not commented on every individual detail. But I have focused on those that are central to me reaching, what I think is, the right outcome. This reflects the informal nature of the Financial Ombudsman as a free alternative to the courts.

In considering what is fair and reasonable, I need to take into account the relevant rules, guidance, good industry practice, the law and, where appropriate, what would be considered good industry practice at the relevant time.

Barclays has said that they reduced Mr C's credit limit and, later, they were unable to reinstate his credit card limit as he did not meet their internal criteria. They also provided evidence from one of the credit reference agencies showing a new CCJs against Mr C started in July 2024 and in April 2025.

Mr C provided evidence to show that the first CCJ was recorded against his name incorrectly, and Mr C provided a report from one of the credit reference agencies where the later CCJ was not showing at all. In summary, he is unhappy that Barclays continued to reduce his credit limit and would not increase it for him when he reapplied for a limit increase in the beginning of 2025.

I have considered what both sides have said and provided.

First, I should explain that Barclays was entitled to take into account both the management of Mr C's credit card account he has with them, and his wider credit status when considering his credit limits requests and when deciding if the limit should be increased/reinstated.

Second, I should explain that information is not always reported to all credit-reference agencies, and the data they hold can change over time as circumstances change. Hence it could be that a certain information are reported on one date but later, for example, are not as they have been amended. The report Mr C provided initially was from a different agency than the one supplying Barclays with information regarding the CCJs. As such, most likely this is the reason why the CCJ was not showing on the report Mr C provided. And the report Mr C provided later to our service, from a second credit reference agency, does not show the CCJ which Barclays mentioned, but as I explained, information reported by credit agencies can change with time. I can see that the reporting Barclays had did show both CCJs. As such, it could be that by the time Mr C got his own report that was no longer the case. Therefore, I cannot say that Barclays acted unreasonably by relying on the information they had at the time of making their decisions.

In addition, Barclays followed the terms and conditions of Mr C's credit card account when they reduced the credit limits. I can see that Barclays sent letters to Mr C each time the credit limit was reduced. These letters have notified him that they review how his account was managed and they reviewed information from credit reference agencies. The letters

explained it was important that Mr C keeps his credit score in good standing and checks his credit with a number of different credit reference agencies.

I know Mr C is unhappy that Barclays did not provide specific enough information regarding the reason for his credit limits reductions or inaction in increasing/reinstating, however, I have considered that exact lending criteria are commercially sensitive and the letters provided sufficient information, which explained that their decision was based on checks with credit reference agencies and that adverse data can impact lending decisions. As such, based on all the available evidence I have not seen enough to allow me to say that, most likely, Barclays treated Mr C unfairly.

I appreciate that this is not the outcome Mr C hoped for, and I want to express my sympathy for the position he is in. However, I have not seen enough evidence to be able to say that, most likely, Barclays needs to take any further action in relation to his complaint.

### **My final decision**

For the reasons given above, I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 10 March 2026.

Mike Kozbial  
**Ombudsman**