

The complaint

Ms N complains Barclays Bank UK PLC treated her unfairly regarding a request for an overdraft facility.

What happened

Ms N says she enquired about adding a graduate overdraft facility to her Barclays current account. Ms N wanted the facility added to the account following some disputed payments which were taken from her account.

Barclays has said its records show Ms N contacted it in late 2024 to discuss this. It says she was told she needed a graduate account before a graduate overdraft could be applied to her account and she would need to go into branch to discuss this.

Ms N was unhappy that the graduate overdraft couldn't be added to her account as per her request, so she referred her complaint to our service. One of our investigators considered the complaint but didn't uphold it. They concluded that the graduate overdraft was a feature of the graduate account and so it was in line with Barclays terms and conditions that the overdraft couldn't be added to her current account. The investigator thought Ms N had been given sufficient information about how to open a graduate account and that there was no evidence to suggest she'd taken that step.

Ms N disagreed with the investigator and asked for an ombudsman to consider the complaint. So, the complaint has been passed to me.

For the avoidance of doubt, Ms N has raised a number of additional complaints which she would like to be considered. This has included the disputed payments which Ms N has said led to her needing the graduate overdraft. And a later request for a higher overdraft amount, after the complaint had been referred to our service. As the investigator explained, these are separate issues which needed to be made to Barclays in the first instance. And our investigator gave Ms N clear information about how to raise these complaints with Barclays. If Ms N is unhappy with Barclays' response to these matters, they can then be referred separately.

In this decision I will only be considering Ms N's request for a £400 graduate overdraft.

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'm not going to uphold this complaint. I appreciate Ms N will be disappointed with this decision. I understand she feels Barclays failure to add the graduate overdraft caused her significant harm, but I haven't seen sufficient evidence to conclude that Barclays has treated her unfairly in this regard.

I can see from Ms N's contact notes and copies of online chats that Ms N enquired about

adding a £400 graduate overdraft to her current account. The contact notes on 2 December 2024 state that Ms N was told her account wasn't a graduate account and she would need a graduate account to apply for a graduate overdraft. This is consistent with Barclays' terms and conditions, and I don't think it's unreasonable that the graduate overdraft is only a feature of a graduate account. I note that at this time Ms N was given details about how to open a graduate account which involved going into branch. The representative also offered to make a branch appointment for Ms N. However, the line was disconnected and the notes state that a representative attempted to call Ms N back, but the call went to her answer phone. In late December 2024 Ms N initiated online chats and was given the same information about how to open a graduate account. So, taking everything into consideration, I think Barclays gave Ms N clear information about her next steps if she did want to open a graduate account, in order to apply for a graduate overdraft.

I think it's also important to note that overdrafts are subject to approval. Barclays isn't able to agree an overdraft without first completing proportionate checks to determine if the applicant can afford to repay the credit given. I take Ms N's point that £400 could be seen as a relatively low amount, but Barclays still had to complete these checks before determining if it should lend. So, whilst Ms N feels the overdraft limit should have simply been added to her account based on her request, I'm afraid this isn't possible. Particularly as she didn't hold the specific account needed to add the type of overdraft she wanted.

I can see from Ms N's contact notes that two earlier discussions about adding an overdraft to her account took place. In August 2024 the notes say that Ms N wants to discuss an overdraft and will be calling the relevant team about this. The other is in late November 2024 and it says the "*consumers line dropped*". However, I don't think this contact makes a difference to the complaint in question. Both calls appear to be enquiries and as I've explained above Ms N couldn't just enquire about an overdraft, she needed to make an application for lending which was subject to approval. And the contact notes on 2 December 2024 suggest Barclays gave Ms N clear information about the next steps she needed to take.

So, I don't think Barclays treated Ms N unfairly when she enquired about adding a £400 graduate overdraft to her account.

My final decision

My final decision is that I don't uphold this complaint against Barclays Bank UK PLC.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms N to accept or reject my decision before 5 March 2026.

Claire Lisle
Ombudsman