

## **The complaint**

Barclays Bank UK PLC trading as Barclaycard (Barclaycard) accepted Miss S's application for a credit card in January 2024. The credit limit was £4,000. Miss S says the credit card was provided irresponsibly.

## **What happened**

The details of this complaint are well known to both parties, so I won't repeat them again 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 Miss S'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 Miss S's case.

I've decided the credit card was provided fairly because:

- I believe the checks conducted by Barclaycard before providing the credit card were reasonable and proportionate. Prior to agreeing to open the credit card account Barclaycard obtained data from a Credit Reference Agency (CRA) and conducted an affordability assessment.
- Barclaycard verified Miss S's income via the CRA as part of its checks. The information from the CRA also showed Miss S was managing her credit accounts well. There was no evidence of arrears, defaults, or adverse markers at the time of lending. The affordability calculation conducted by Barclaycard indicated Miss S had sufficient disposable income to meet the cost of the borrowing, whilst retaining sufficient funds to meet unexpected or emergency financial impacts.
- Miss S has stated that she believes Barclaycard's checks didn't capture all her essential expenditure, due to the additional needs of her dependants. However, the checks Barclays conducted were proportionate to the level of potential borrowing and Miss S's known circumstances. So, it didn't need to undertake more detailed consideration of Miss S's expenditure when considering affordability. And I'm satisfied it wasn't unreasonable for Barclaycard to partially rely upon statistical data when performing its affordability calculations.

- Miss S has told us about the difficulties she has encountered with her health and in her personal life, and I'm truly sympathetic to the challenges she continues to face. But I need to consider what Barclaycard would have been aware of when it agreed to provide the credit card. I've not seen any evidence to suggest Miss S told Barclaycard about these circumstances. Therefore, it wouldn't be fair to say Barclaycard should have taken them into account when making its lending decision.
- I don't think Barclaycard acted unfairly in any other way.

This means I don't think Barclaycard did anything wrong when it provided the credit card to Miss S.

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 Barclaycard lent irresponsibly to Miss S or otherwise treated her 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 Miss S hoped for. But for the reasons above, I'm not asking Barclaycard 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 trading as Barclaycard.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss S to accept or reject my decision before 21 May 2026.

David Hilton  
**Ombudsman**