

## **complaint**

Mr G complains that Barclays Bank Plc, trading as Barclaycard, acted irresponsibly by allowing him to open a credit card account, and then by increasing his credit limit.

## **background**

Mr G applied for the credit card account in 2011. He says he had a poor credit history and had multiple debts and that Barclaycard shouldn't have opened the account. Mr G says he used the account for gambling and making cash withdrawals and so Barclaycard shouldn't have increased the credit limit to £4,500 in 2016.

Barclaycard says it carried out checks when Mr G applied for the account. It says it's up to Mr G to decide what to use the account for and that he applied for the credit limit increase in 2016. Barclaycard says it didn't make a mistake by allowing the increase as Mr G had not missed a payment or made a late payment since 2014.

Mr G brought his complaint to us. But our investigator didn't think Barclaycard had made a mistake by opening the account in the first place or by allowing the credit limit increase. He thought Mr G was in employment when the application was made and that it was Mr G that asked for the increase. He also thought that the way the account was run didn't suggest financial problems.

Mr G didn't accept that view and said he was forced to borrow money in 2010 from a family member to clear his debts.

The investigator reconsidered his view and thought Barclaycard wouldn't have known about the loan from a family member. He also thought that Mr G hadn't told Barclaycard about any difficulties until after the account had been closed.

Mr G doesn't accept that view and would like a refund of all of the charges and interest he has paid.

## **my findings**

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 come to the same overall conclusion as the investigator for the same reasons. I realise Mr G will be disappointed by my decision.

I've looked at Barclaycard's records of Mr G's application for the credit card and I'm satisfied it didn't make a mistake by approving it. I say that as Mr G was in employment earning over £2000 a month and I can see the application was credit scored and other checks were carried out by Barclaycard. I appreciate Mr G says he had significant debts at that time. But he has also told us that those debts were settled by a loan from a family member before the credit card application. So in those circumstances I don't think Barclaycard could've known that unless Mr G told it, and I don't think he did.

I also don't think Barclaycard made a mistake by approving Mr G's application for a credit limit increase in 2016. I think at that stage Mr G hadn't missed a payment or made a late payment since 2014. I can also see that Barclaycard looked at that payment history and the way the account was being run before approving his application. I don't think at that time

there was anything that suggested or showed Mr G was in financial difficulties. I appreciate Mr G was using the account for gambling and making cash withdrawals. But I think it was up to Mr G what he used the account for. And as he didn't tell Barclaycard he had any gambling or financial problems, I don't think it could have helped him or known there may have been a problem.

I can see from Barclaycard's records that Mr G has now closed his account and settled the outstanding balance. I understand that Mr G says he made the monthly payments by other borrowings. But for the reasons I've set out I don't think Barclaycard could've reasonably have known that.

As I don't think Barclaycard has made a mistake, I can't fairly order it to refund the payments Mr G would like.

### **my final decision**

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 11 May 2018.

David Singh  
**ombudsman**