

## **complaint**

Mr M has complained that Creation Financial Services Limited declined his credit card application without giving him specific reasons.

## **background**

Mr M applied for a credit card online and his application was declined. Mr M complained to Creation but his complaint wasn't upheld. Creation said that Mr M hadn't met the lending criteria.

Mr M remained unhappy that Creation hadn't given him specific reasons as to why his application had been declined and so referred his complaint to this service. Mr M then told us that he thinks the reason his application was declined was because Creation was discriminating against him because of where he lives. He told us he was going to make a Freedom of Information (FOI) request to find out whether other people where he's from were declined credit cards.

The investigator didn't uphold Mr M's complaint. She said that Creation wasn't obliged to tell Mr M why it had declined his application. She also said that she wouldn't wait for the results of the FOI request because it wouldn't make any difference to the outcome of the complaint.

Mr M didn't agree with the investigator's opinion and so the complaint has been passed to me for a decision.

## **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 decided not to uphold Mr M's complaint for broadly the same reasons as the investigator.

Banks don't necessarily have the same lending criteria as one another. And a good credit score isn't enough to guarantee a successful credit card application – the lending criteria and other information provided throughout the application process is also taken into account. So a declined application doesn't necessarily mean that 'negative information' is held about Mr M.

I appreciate it's frustrating for Mr M not to have been told why he couldn't get the credit card he wanted. But Creation doesn't need to tell Mr M why his application hasn't been successful, and the actual lending criteria is commercially sensitive information.

Also, the rules under which we were set up don't give us the power to make Creation tell Mr M why his application was declined.

I'm sorry that Mr M feels he's been discriminated against, and I note that he has asked Creation to respond to an FOI request to determine whether people who live in the same area have also been told they can't get a credit card. Creation has said it won't respond to the FOI request. I appreciate why Mr M is unhappy about this, but only public authorities need to respond, so on the face of it Creation isn't obliged to respond.

**my final decision**

For the reasons set out above, I don't uphold Mr M's complaint against Creation Financial Services Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 24 October 2016.

Katie Doran  
**ombudsman**