

## **complaint**

Mr V is unhappy that – after Barclays Bank UK PLC ('Barclays') corrected an error on his account – he's no longer receiving pre-approved loan offers.

## **background**

Around March 2018, Mr V says Barclays removed a marker on his current account, after they realised it had been added in error. They said they couldn't tell how the error had been made – but Mr V suspected it might be linked to the fact he'd previously received mail for another Barclays' customer at his home address in 2015.

He also noticed that he wasn't getting pre-approved loan offers anymore and says Barclays explained that it might take between 6 to 12 months to update their system – and for him to receive pre-approved loans again. Barclays offered Mr V £350 compensation for their error and its impact on Mr V, which he accepted.

But Mr V says he still isn't receiving pre-approved loan offers – and really needs a loan due to his personal situation.

In their final response to Mr V, Barclays said their previous errors hadn't affected his ability to borrow from them. They also added that the pre-approved loan offers he received weren't a guarantee that he'd be accepted if he applied for one – and said they weren't obliged to offer them in the future either.

Unhappy with this response, Mr V brought his complaint to this service.

Our investigator didn't think Barclays needed to do anything different. She explained that the pre-approved loan offers Mr V was previously receiving weren't a guarantee that he'd get a loan. She also saw that from March 2019 a marker was held with CIFAS linked to Mr V's existing relationship with Barclays. This was to prevent him from identity fraud. And Barclays concluded this might be why he wasn't receiving the pre-approved loan offers at present.

Mr V didn't agree with this answer – so the complaint has been passed to me to make a final 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. And having done that, I've also decided not to uphold Mr V's complaint.

It's clear to me that Mr V is not in good health – and feels very strongly about his complaint. So, I know he's likely to be disappointed by my decision. But I've explained below why I think this is a fair answer – given all the circumstances.

### *Impact of not receiving pre-approved loan offers*

As Mr V has already accepted compensation for Barclays' initial errors relating to his account, I'm not going to focus too much on what happened. But he did so expecting to get back the pre-approved loan offers he received before – so I've considered what Barclays said to him at the time about this.

I've listened to several calls where Mr V rang Barclays to ask about his account – and it's clear he's unwell and in need of a loan to make adjustments to his house for health reasons. It's also clear from these calls that having access to the pre-approved loans is important to him – and he wants his lending to be on the more favourable interest rate like the one he's previously been offered.

I also note that in one call, Barclays suggest that – after the marker error had been rectified – it might still take some months for these offers to reappear on his account.

So it's clear Mr V was expecting his pre-approved loan offers to return after a while, given what he'd been told by Barclays. And I can understand why he was unhappy when this hadn't happened a year later. I can also see why he might be upset when Barclays told him they weren't obliged to give him access to those offers anymore.

However – during their calls with Mr V – Barclays do say, even if he does get the pre-approved loan offers again, there's no guarantee the interest rate will be the low rate he'd seen before. And Mr V has said the low interest rate previously offered was one of the reasons he wanted access to those offers again.

Barclays have also said these pre-approved loans weren't guaranteed – they are merely offers for Mr V to apply for loans. And they are still subject to the usual credit scoring checks that Barclays would carry out on any loan application. So although they are called 'pre-approved' loans, it doesn't mean Mr V has actually been accepted for them.

Barclays have also said Mr V's ability to borrow from them hasn't been affected by their previous errors – and I've seen nothing to show otherwise. So, he could still have applied for a loan with them if he wanted – and I think they made this clear when they spoke to him and in their final response letter to him. And I can't see that Mr V has applied for any loans with them.

So looking at everything here, I can't see that Barclays have done anything wrong.

#### *Impact of adding CIFAS marker*

Barclays have also suggested to us that Mr V's CIFAS marker might be one of the reasons the pre-approved loan offers are no longer being made. This was added in March 2019 – 12 months after Barclays removed the marker from his account and around the time Barclays estimated he might start seeing the offers again.

Under the terms and conditions for Mr V's account, it does say that Barclays receive and share information with fraud prevention agencies – and this information can lead to certain services being refused. In this instance, Barclays have confirmed they think Mr V's protective registration CIFAS marker is contributing to him not receiving pre-approved loan offers.

But I don't think this means Barclays have done anything wrong here, as this marker wasn't added due to any error by Barclays – it was something Mr V says he actively added in order to help protect himself against identity fraud after he had some concerns about it.

#### *Does Barclays have to provide Mr V with pre-approved loan offers?*

Barclays have said they're not obliged to give Mr V the offers he used to receive. I've looked through the terms and conditions of his account and I can't see anything that says they *are* obliged to do this. So, if they're not offering them now, I think that is Barclays' decision to make.

Barclays have also confirmed that the type of current account Mr V's has isn't one that would've got him preferential rates. But as he's a member of staff, he would get a staff rate. So this does suggest a favourable rate might be available with Barclays.

And they also said that these offers are often made available for a while but then drop off at some point. They've said there isn't a way of checking this, as they don't keep a historical record of such offers. But I don't think that makes much of a difference here – even if Mr V *didn't* get any offers on his account, I still don't think Barclays need to do anything different, for the reasons I've already given.

In making this decision, I have taken into consideration all of Mr V's personal circumstances – and I can see this has been a very difficult time for him. But taking everything into account, I don't think Barclays' actions have stopped Mr V applying for a loan with them at an interest rate he found acceptable. And I think they've been clear enough about what his options are if he'd wanted to go ahead and apply for a loan.

#### **my final decision**

I've decided not to uphold Mr V's complaint against Barclays Bank UK PLC.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr V to accept or reject my decision before 19 September 2019.

Guy Johnson  
**ombudsman**