

The complaint

Mr and Mrs M complain that Barclays Bank UK PLC declined their application for a joint Premier account, and they did not treat them fairly.

What happened

Mr and Mrs M applied for a joint Barclays Premier account online, but they were referred to the branch with identification. After speaking to Barclays over the phone, they applied online again, only to get another letter asking them to visit the branch with identification. But when they attended the branch with their identification, they say that they were told their application had been declined and to check their credit files.

Mr and Mrs M say that their credit files showed no credit issue. They visited a Barclays branch where they say they were told a complaint would be raised. As they heard nothing about this, they rang a Barclays branch, where they were advised a Data Subject Access Request (DSAR) appeared to be the way forward. Mr and Mrs M wrote a letter of complaint to Barclays.

Barclays did not uphold Mr and Mrs M's complaint. They said that they were unable to agree they've made an error as this is a bank decision which has been made and they're unable to share information on why the application was declined. They said the response to Mr and Mrs M's complaint was issued within the eight week timescales, so they had made no error here. Mr and Mrs M brought their complaint to our service.

Our investigator did not uphold Mr and Mrs M's complaint. She said eligibility criteria is a commercial decision, and it isn't something that our service would usually interfere with. She said the application was declined correctly in line with the eligible criteria, so Barclays made no error here.

Mr and Mrs M asked for an ombudsman to review their complaint. They made a number of points. In summary, they said that Barclays weren't following the regulators Fair Treatment of Customers outcomes, and that there should be positive communication of the reason for the declined application, not merely suggesting a reason. Mr and Mrs M said that the branch confirmed they met the eligibility criteria to open a Barclays Premier account, and they had gross annual income of at least £75,000 to be paid into the account. They said Barclays did not provide clear information or keep them appropriately informed regarding their complaint.

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.

Firstly, I'm aware that I've only summarised Mr and Mrs M's complaint points. And I'm not going to respond to every single point made by them. No discourtesy is intended by this. It simply reflects the informal nature of our service as a free alternative to the courts. If there's something I haven't mentioned, it isn't because I've ignored it. I haven't. I'm satisfied I don't need to comment on every individual point to be able to reach what I think is a fair outcome.

I'd like to explain to Mr and Mrs M that it is not within this service's remit to tell a business what applications they should accept for their bank accounts, or what reasoning they should give a customer for declining their application. It would be the role of the regulator – the Financial Conduct Authority (FCA), who have the power to instruct Barclays to make changes to their policies and procedures, if necessary.

I must explain to Mr and Mrs M that complaint handling by a business isn't a regulated activity and as such, the issues they've raised that relate directly to how Barclays have investigated their complaint, such as the level of investigation they conducted does not come under my powers to consider.

I've considered what Mr and Mrs M have said about what the branch suggested to them about the reason for their application declining. And I've noted the frustration they had by going to check their credit files, only for them to say that there was nothing wrong with their credit files.

When Mr and Mrs M's application was declined in the branch, Barclays system gave the branch staff a reason for the decline. But this reason wasn't detailed – and it doesn't have to be. Barclays aren't obliged to give their staff detailed information about the decline – or their potential customers, as if they did, this information could potentially be used to game their systems.

Based on the reason their system showed the branch staff, I'm not persuaded the branch staff were unreasonable to suggest to Mr and Mrs M to check their credit files. While ultimately, Mr and Mrs M did not find any reason based on their credit files that the application would be declined, I can't say they were treated unfairly by the staff member for her suggesting this.

I say this because I am aware of the detailed explanation of why the application was declined. I know it will be extremely frustrating for Mr and Mrs M that I won't be disclosing this reason to them, but I do think that the branch staff were trying to be helpful with what they told Mr and Mrs M, especially based on the less detailed reason the system displayed for the branch staff. I've read a testimony from the member of staff who spoke to Mr and Mrs M, and she explains why she suggested to them to check their credit files, and I'm persuaded that she didn't treat Mr and Mrs M unfairly here.

I'm unable to conclude that Barclays breached any FCA outcomes here. Mr and Mrs M were informed of eligibility criteria to apply for the account before they applied for it. And while they may have met the eligibility criteria, this doesn't guarantee acceptance of the account on its own, as there is other information Barclays consider prior to the outcome of an application. They were informed the application was declined after the application was submitted, so Barclays appropriately informed them of the outcome.

While I can sympathise with Mr and Mrs M for the declined application, ultimately Barclays made a commercial decision to not accept the application, and this is not something which I can say they made an error with, no matter how disappointing and frustrating this is for Mr and Mrs M.

While I can't look into directly how Barclays investigated Mr and Mrs M's complaint, I did want to provide clarity with what happened here. Mr and Mrs M say that they registered a complaint with Barclays in July 2023. But Barclays say that a complaint wasn't raised, and this was a concern they noted on their system.

When it comes to complaints where it's one word against another, I have to consider the

evidence available to me. I then have to weigh the evidence against the balance of probabilities, that is, what's more likely to have happened in the circumstances.

I can see that this was raised as a concern and not a complaint. I have also been forwarded the email from the member of staff who spoke to Mrs M on 25 July 2023. The email states that Mrs M is in front of her, that the member of staff was unable to see why the application was rejected, and she said if she went into the application it would create another credit check (so she didn't want to do this). The email states "*I have logged an issue for the customer as a concern.*" So on the balance of probabilities, I'm persuaded that it's likely the staff member explained to Mrs M that she was raising a concern for her and not a complaint.

A reply is sent to the person who raised the concern, and they said that as the member of staff who saw Mr and Mrs M was on annual leave, it may be quicker for them to raise a DSAR. So this is why Mr and Mrs M were advised to do this. When Mr and Mrs M wrote to Barclays with their complaint, then it was raised as a complaint. And Barclays did respond within eight weeks of the letter Mr and Mrs M sent them.

I'm pleased to see that Mr and Mrs M were able to bring their complaint to our service within the required timescales. But for the reasons given above, I can't conclude Mr and Mrs M were treated unfairly by Barclays. So it follows I don't require Barclays to do anything further.

My final decision

I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs M and Mr M to accept or reject my decision before 10 April 2024.

Gregory Sloanes
Ombudsman