



Consumer Financial  
Protection Bureau

(<https://www.consumerfinance.gov/>)

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Submit a complaint / Complaint filed

## Your complaint

Complaint Number 180129-2813513

### Step 1

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What product or service is your complaint about?

**PRODUCT OR SERVICE**

Debt collection

**TYPE**

Credit card debt

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### Step 2

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What type of problem are you having?

**ISSUE**

Took or threatened to take negative or legal action

**HAVE YOU ALREADY TRIED TO FIX THIS PROBLEM WITH THE COMPANY?**

Yes

**TYPE OF ISSUE**

Threatened or suggested your credit would be damaged

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## Step 3

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### What happened?

Hello my name is Matthew J Sauls and my Barclay visa with apple rewards is outstanding in debt. Barclay Visa has sent me an invoice which is below in the attachments of My account and was closed January 2018 to my Barclay visa with apple rewards credit card. I am a College student and Also a Apple Worldwide developer Relations Authority a Block chain Architect and a Industrial Design Network Engineer. I recently have been noticing that since 2012 I have been investing in Apple shares and stock and I a dividend that was set to pay out last November 9, 2017. I don't understand why Apple has not applied my dividend to my apple rewards visa card and It's already going into collections and incurring more debt. I really need my credit card debt paid and I have contacted Barclay visa with apple rewards and no employee seems to understand can you please help secure my debt and apply my dividend to my outstanding credit issue.

☒ **I want the CFPB to publish this description on [consumerfinance.gov](https://consumerfinance.gov) so that others can learn from my experience.**

The CFPB will take steps to remove my personal information from this description but someone may still be able to identify me. [Learn how it works.](#) I consent to publishing this description after the CFPB has taken these steps.

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### What would be a fair resolution to this issue?

To apply my dividend that is suppose to be applied to my credit card debt so I do not grow further into debt please thank you.

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## Step 4

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### What company is this complaint about?

#### COMPANY INFORMATION

BARCLAYS BANK DELAWARE

#### INVOLVEMENT

Debt Collector

**ACCOUNT NUMBER**

4695965053865628

**SOCIAL SECURITY NUMBER (LAST FOUR DIGITS)**

4743

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## Step 5

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### What people are involved?

**YOUR CONTACT INFORMATION**

Matthew James Sauls

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Apt 304  
Seattle, Washington 98104  
United States

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## About us

The CFPB is an independent federal agency built to protect consumers. We write and enforce rules that keep banks and other financial companies operating fairly. We also educate and empower consumers, helping them make more informed choices to achieve their financial goals.

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### HAVE A QUESTION? ¿PREGUNTAS?

(855) 411-2372

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