

## **The complaint**

Mr S is unhappy that Barclays Bank UK PLC declined his application for a Premier Account.

## **What happened**

Mr S tried to apply for a Barclays Premier Account online but was told that he would need to visit a branch to complete the application process. Mr S later visited a branch as requested, but after Barclays staff verified his identity, he was told that his application had been declined. Mr S wasn't happy about this and felt that Barclays had wasted his time. Mr S was also unhappy that Barclays didn't explain why his application had been declined, even though they'd told him they would. So, he raised a complaint.

Barclays responded to Mr S and reiterated that they were unwilling to provide a Premier Account to him. However, Barclays apologised to Mr S for incorrectly telling him that they would provide details as to why his application wasn't approved, and they made a payment of £25 to Mr S as compensation for any trouble or upset he may have incurred as a result. Mr S wasn't satisfied with Barclays' response, so he referred his complaint to this service.

One of our investigators looked at this complaint. But they felt that it was for Barclays to decide who they were willing to provide accounts to. And they felt that Barclays' response to Mr S's complaint already represented a fair outcome to what had happened. Mr S remained dissatisfied, so the matter was escalated to an ombudsman for a final decision.

## **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.

Having done so, I'd like to begin by confirming that this service isn't a regulatory body or a Court of Law and doesn't operate as such. This means that it isn't within my remit here to declare that Barclays have or haven't acted in a non-regulatory or unlawful way.

Instead, this service is an informal, impartial dispute resolution service. And while we do take relevant law and regulation into account when arriving at our decisions, our remit is focussed on determining whether we feel a fair or unfair outcome has occurred – from an impartial perspective, after taking all the circumstances and factors of a complaint into consideration.

Mr S is unhappy that Barclays declined his application for a Premier Account. However, it's a commercial decision that Barclays are entitled to make as to whether they're willing to provide an account to an applicant or not. And I'm satisfied from the information available to me that Barclays have assessed Mr S's application in line with their processes and in line with how they assess all such similar applications – and therefore not unfairly.

Mr S would like to know why his application was declined. But Barclays aren't obliged to provide this information to him. There are several reasons for this, including that if a bank were to make public why certain applications were declined, it may increase the risk that future applicants may act to circumnavigate those reasons.

Barclays have explained exactly why Mr S's application was declined to this service. And having reviewed this information I'm satisfied that Barclays didn't act unreasonably or unfairly by declining Mr S's application as they did. I hope it reassures Mr S to know that someone impartial has reviewed this information and hasn't found it to be unfair.

Barclays have apologised to Mr S and paid £25 compensation to him for incorrectly telling him that they would be willing to provide a detailed explanation as to why his application had been declined. This seems reasonable to me, given the trouble and upset that the provision of this incorrect information may have caused Mr S, and in consideration of the general framework which this service uses when considering compensation amounts for trouble and upset – details of which are on this service's website. And I don't feel that Barclays should fairly be instructed to take any further action in relation to this point.

Finally, Mr S is also unhappy that he was asked to visit a Barclays branch but that his application was then declined following the identity verification process. And Mr S feels that Barclays wasted his time by having him come into branch when they could and should have declined his application sooner.

But Barclays have been able to demonstrate that the information Mr S presented to them within his online application wasn't accurate. For instance, Mr S stated in his application that he was a new customer to Barclays, but when Barclays were able to verify Mr S's identity in branch, they found this to be untrue, and that Mr S had held Barclays accounts previously. As such, given that Mr S's online application contained inaccuracies, I don't feel it was unreasonable that Barclays weren't able to complete the application process online and required Mr S to visit a branch.

I realise this won't be the outcome Mr S was wanting, but it follows that I won't be upholding this complaint or instructing Barclays to take any further action here. I trust Mr S will understand, given what I've explained, why I've made the final decision that I have.

### **My final decision**

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 24 August 2023.

Paul Cooper  
**Ombudsman**