

The complaint

Mr F complains Barclays Bank UK PLC (trading as “Barclaycard”) is no longer providing him with money transfer offers on his credit card account.

What happened

Mr F has taken several money transfer offers from Barclays over the last two years or so. But Barclays hasn't offered him any in recent months. Mr F thought this was because of his age, as he turned 65 early in 2019. He thought this was unfair so he complained to Barclays.

In its final response Barclays said Mr F wasn't currently eligible for an offer, but it would regularly review his account and let him know if that changed. It said it couldn't share details of its money transfer criteria as they were commercially confidential, but it said its decision wasn't based on Mr F's age. It seems Mr F had pointed out Barclays recently increased his credit limit, as Barclays went on to explain that its credit limit criteria were different to its money transfer criteria.

Mr F brought his complaint to our service. He said Barclays wasn't giving him money transfer offers, only balance transfer offers which he didn't want. He thought this was because he was over 65, and Barclays might not want to lend unsecured credit to older people. Mr F said he was only using some of his account credit limit and had a very good credit record.

After looking into things, our investigator said Barclays hadn't done anything wrong. He said Barclays wasn't obliged to give Mr F any promotional offers on his credit card account, and it had assured Mr F his age wasn't a factor. Our investigator also said the criteria Barclays set for its promotional offers was a commercial decision it was entitled to make.

Mr F disagreed, as he didn't believe Barclays and thought it had a policy of not lending to people over 65. So his complaint has been passed to me to make a 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'm not upholding it.

Before I explain my reasons, I note Mr F has more recently asked us to investigate a similar complaint about Barclays not giving him a money transfer when he asked for one in October 2019 – I will consider that in a separate decision.

I also note Mr F says he might raise further complaints about Barclays in relation to it giving him money transfer offers. I'd like to be clear that if Mr F brings such complaints to our service, then we might decide not to investigate them as we don't look again at complaints we've already considered.

I'm satisfied there's nothing in the terms and conditions of Mr F's credit card account that obliges Barclays to provide him with promotional offers. The terms only say '*We may also offer you promotions on your account, which might result in different interest rates on your promotional balance*'.

Therefore promotional offers, such as money transfers, are something Barclays can choose to offer Mr F at its discretion. They are not something Mr F is entitled to. Whether and when Barclays makes promotional offers will depend on a number of things, not just how well Mr F has managed his account. Barclays can set its own criteria for its offers – it's entitled to decide who it lends to and under what circumstances. So I don't think Barclays has acted unfairly in giving Mr F offers at some times but not at other times.

I appreciate Mr F says Barclays hasn't recently given him money transfers because of his age. As I've said, it's for Barclays to decide who is eligible to receive its promotions. But in any case, there's nothing in the evidence I've seen to suggest Mr F's age was the reason Barclays didn't give him any offers. And Barclays has confirmed its decisions about offers aren't based on Mr F's age.

I'm satisfied Barclays hasn't done anything wrong by not providing Mr F with money transfer offers on his credit card account. Therefore I'm not asking it to do anything further.

My final decision

For the reasons set out above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr F to accept or reject my decision before 28 January 2020.

Ailsa Wiltshire
Ombudsman