

## **The complaint**

Mr F is unhappy Barclays Bank UK PLC (trading as “Barclaycard”) wouldn’t give him a money transfer offer on his credit card account when he asked for one.

## **What happened**

Mr F has a credit card account with Barclays. He says he called Barclays in October 2019 to ask if he could have a money transfer offer but was told it had no offers for him at the moment.

Mr F thought this was unfair. He says he’s managed his account well and has a very good credit record. He thought Barclays might not be providing him with offers because of his age, as he says it hadn’t given him any offers since he turned 65.

So Mr F complained to Barclays, but it didn’t uphold his complaint. In its final response, Barclays said its promotional offers weren’t guaranteed but were instead an additional feature of Mr F’s credit card account. It said it made offers sporadically to selected eligible accounts, and that Mr F could contact Barclays at any time to see what offers were available to him. And it said it did offer promotions to customers over 65 years of age.

Mr F remained unhappy so he asked our service to investigate. After looking into things, our investigator thought Barclays hadn’t done anything wrong. She said Mr F’s account records showed he was currently eligible to receive promotional offers, but none were available at the moment. She said she’d seen nothing to suggest Mr F wasn’t receiving offers because of his age and that Barclays wasn’t obliged to provide offers to Mr F whenever he wanted one.

Mr F disagreed as he still thought Barclays wasn’t giving him offers because of his age. He said another lender gives him offers very regularly and he didn’t trust what Barclays had told our service. Mr F said he thought Barclays saw customers over 65 as a bigger lending risk, and wanted Barclays to provide confirmation it gives money transfer offers to people over 65 years old - our investigator arranged this.

Mr F also wanted his case to be reviewed by an ombudsman, so it’s 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.

I've seen that there's nothing in the terms and conditions of Mr F's 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 an entitlement. Whether and when it makes these offers will depend on a number of factors, not just how well Mr F has managed his account.

I'm satisfied Barclays currently has Mr F recorded as eligible to receive promotional offers, as I've seen the account records to support this. It's unfortunate that Barclays doesn't have any offers for Mr F at the moment but as I've said, it's not obliged to provide him with offers.

I know Mr F thinks this is because of his age. But there's nothing in the evidence I've been provided with to suggest this is anything to do with his age. And Barclays has twice confirmed it does offer promotions to customers over the age of 65.

Mr F has said another credit card lender regularly gives him promotional offers. That may be so, but the lender Mr F mentioned is a separate business to Barclays and so Barclays won't necessarily make offers in the same way or with the same frequency.

I know Mr F feels strongly about this but I'm satisfied Barclays didn't treat Mr F unfairly when it wouldn't give him the money transfer offer he asked for in October 2019. So 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**