

The complaint

Mr Q complains that Barclays Bank UK PLC altered the benefits of the Blue Rewards scheme without his consent.

What happened

Mr Q says that in October 2019 he paid for a service from Barclays that included a payment to him of £3 a month for 12 months. Barclays did not pay this and therefore Mr Q made a complaint.

In response to Mr Q's complaint Barclays explained that the reason Mr Q was not receiving the £3 a month cashback for the home insurance policy taken out in October 2019 is because the terms of the Blue Rewards scheme had changed in April 2020. So Barclays did not uphold Mr Q's complaint, it did though offer £100 for issues surrounding a Subject Access Request ("SAR").

One of our adjudicators looked into this matter already and they concluded that Barclays had provided notice of the changes to the Blue Rewards scheme in December 2019 and that £100 was sufficient for the issues surrounding the SAR.

Mr Q disagreed and therefore his complaint was referred to me to issue a decision. Mr Q has brought other complaints to this service. So for the sake of clarity, I would like to highlight that this complaint only relates to the £3 a month cashback issue and the issues surrounding the SAR. It does not relate to any other issues Mr Q may have with Barclays.

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 would like to clarify that I am not going to specifically address all the points that Mr Q has raised. Though I would like to assure Mr Q that I have considered them all. What I will refer to in this decision is what I believe to be the relevant points that form the crux of this complaint.

In this instance, I am satisfied that the terms and conditions of the Blue Rewards scheme have the provision to change the terms of the rewards offered provided notice is given. I say this because the terms and conditions say the following;

"We might revise rewards in the future to make sure that they remain competitive and reflect changes to our costs. We might also add or remove any rewards. We'll give you two months' notice before making any change and if you don't agree with the changes, you can cancel your Barclays Blue Rewards, without charge, in Online Banking or the Barclays app."

I have seen a copy of a letter from December 2019, in which it sets out the changes to the cashback in relation to the Home insurance, specifically that it was no longer going to be £3 a month it was changing to a percentage of the cost of the policy premium. So overall I am satisfied that Barclays was able to change the terms of the cashback and gave the required notice to do so.

Mr Q has said he did not get the letter, but I can't hold Barclays responsible for issues with the postal service. Barclays was only required to send the letter and I am satisfied, albeit on balance, that it did.

So overall I am satisfied that Barclays was able to change the reward terms, it notified Mr Q of the changes and Mr Q was no longer entitled to £3 a month cashback after the change to the terms and conditions had come into effect.

Finally, Mr Q has had issues with a SAR that he attempted with Barclays. My understanding is that Barclays had agreed to pay Mr Q £100 for this matter. I think that this is fair and reasonable.

My final decision

For the reasons I've explained, I think that Barclays Bank UK PLC should pay Mr Q £100 if it has not already done so.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr Q to accept or reject my decision before 24 April 2024.

Charlie Newton
Ombudsman