

The complaint

Mr S complains that Barclays Bank UK PLC (Barclays) misled him over an entitlement to Avios points. He would like 100,000 points and compensation. He would also like Barclays to review its email system to ensure others are not affected in the same way.

What happened

The details of this complaint are well known to both parties so I won't repeat them again here, instead I will focus on giving the reasons for my 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 have reached the following conclusions:-

- From what I have seen it's clear to me that Mr S didn't qualify for the 100,000 points offer, instead he qualified for 25,000 points. However, Barclays doesn't dispute that it sent Mr S emails telling him he did qualify for the higher number of points – I understand this was a technical error which is unfortunate but these things happen. Unfortunately, it seems Barclays also told Mr S he would get the points credited to his account rather than checking if he was eligible for the higher number of points. So, I understand why Mr S expected to get the higher number of points.
- I have carefully considered the level of compensation that would be appropriate. I appreciate Mr S would like the 100,000 points credited. I don't think that would be fair partly, as I understand he did receive 25,000 points, but primarily because despite the misleading information, he didn't qualify for the higher points offer.
- Mr S has referred to the fact he had to pay card fees to keep his account open whilst his complaint was being investigated. However, that was his choice, he could have closed his account but still pursued his complaint.
- However, I do think some compensation is appropriate for misleading Mr S into thinking he was eligible for the higher points offer. Barclays has already paid Mr S £25, it then offered a further £125 which Mr S rejected. Our investigator recommended Barclays pay £175 on top of the £25 it had already paid. It's not clear if Barclays agreed to this or not, Mr S didn't. However, a total of £200 compensation seems fair to me to acknowledge the wrong information provided and the disappointment in not getting the higher number of points.
- Finally, Mr S has asked that Barclays review its mass emailing systems to ensure that the same mistake doesn't happen to others. I can understand why Mr S requested this, however it's not for us to tell businesses what systems to use.

My final decision

My final decision is that I uphold this complaint.

In full and final settlement Barclays Bank UK PLC should pay Mr S £175 compensation for misleading him over an Avios points offer.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 12 February 2024.

Bridget Makins
Ombudsman