

## **The complaint**

X complains that Barclays Bank UK PLC, trading as Barclaycard, delayed crediting them with reward points offered through a promotional programme causing them to be out of pocket.

## **What happened**

X took out a credit card with Barclaycard in November 2022. As part of the opening offer X expected to receive 100,000 reward points after four months. They said the reward points were due on 17 March 2023 with a potential eight-week delay build in to the terms and conditions. X said the points hadn't been credited to them by 25 June and consequently they were forced to purchase 100,000 points instead at a cost of £1,779. This was so that they could purchase flights using the points for August 2023.

X said they relied on the Barclaycard offer to award the points within the time limits in the terms and conditions. But it failed so he brought a complaint to Barclaycard.

In its final response Barclaycard apologised for the delay and confirmed X would receive them by the end of the month (June). It said it was unable to pay X £1,779 as they would receive the points, just a little later than expected. It awarded X £175 as compensation for the delay. X wasn't happy and brought their complaint to this service. They said £175 was totally inadequate as it leaves them significantly out of pocket. He asked to be reimbursed the £1,779.

Our investigator asked Barclaycard for its complaint file, but no information was provided. Based on the evidence available he concluded that Barclaycard had accepted responsibility for delay in crediting the points and had awarded £175 as compensation which he said was fair and reasonable in the circumstances. X didn't agree and asked for a decision from an ombudsman. In response to our investigator Barclaycard provided further information and comments which I have responded to below where appropriate.

## **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 agree with the conclusions reached by the investigator for the reasons I've outlined below.

- Barclaycard has accepted that X became eligible for the points on 22 March 2023, and they should have credited to his account by 22 May but were accidentally missed off the manual upload. It paid X £175 compensation for the delay.
- As Barclaycard has accepted it made an error it's left to me to decide whether £175 is fair and reasonable compensation.
- X said he had to purchase 100,000 points to purchase flights at a cost of £1,779. They said the only reason they took out the Barclaycard was because of the offer of 100,000 points and for them to then use these points to purchase flights for a

summer holiday to the US. X said the booking had to be done by a certain date to guarantee seat availability. They said there was no other reason for applying for the card.

- Given the nature of this offer I think it's reasonable to expect a customer to be motivated to apply for the card with the intention of using these reward points to book flights. But Barclaycard couldn't have been aware, nor would I have expected it to be aware that the only reason X applied for the card was for the points. Nor would it have any knowledge or awareness of when X might want to use the points.
- Barclaycard told this service:
  - *X didn't have the 100,000 points at the time he needed to make the flight purchase, so had to purchase the points from their own funds. As the points should have credited on 22 May, but didn't credit until 15 June, I would expect them to be referring to a flight purchase between those dates, of which there's no evidence. There is suggestion that they made flight purchases in February 2023, before they were due to receive their reward.*
- I've seen a copy of X's card statements and I'm not disputing X's testimony but there is no evidence of any flights purchased other than in February. Barclaycard also said:
  - *Either way, it's not clear why X needed to purchase more points to make a flight purchase in this time window, when they could have just purchased the flights without points, purchased later or shopped around for a better deal with another provider.*
- I understand why X is frustrated. He wasn't able to take advantage of the offer for the particular flights he intended to purchase but I'm satisfied Barclaycard couldn't have known X's specific booking intentions.
- B has apologised that the points arrived later and paid X £175 in compensation. I'm satisfied this is fair and reasonable in the circumstances.

### **My final decision**

My final decision is I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask X to accept or reject my decision before 25 April 2024.

Maxine Sutton  
**Ombudsman**