

## **The complaint**

Mrs C is unhappy that Barclays Bank UK PLC trading as Barclaycard failed to award her credit card account with the welcome bonus points having said she was eligible to receive them.

Mrs C has been assisted in bringing her complaint by her son but for ease of reference I will refer only to Mrs C in my decision.

## **What happened**

In November 2022 Mrs C upgraded her bank account with Barclays Bank and opened a new associated credit card account with Barclaycard. Part of the agreement for this credit card included that a number of points would be awarded to Mrs C's account including an additional 25,000 points which were by way of a welcome bonus.

In March 2023 Mrs C says she became concerned that none of the points were showing as awarded to her credit card account and so she contacted Barclaycard. In June 2023 Mrs C received a letter apologising for the delay in awarding the points but stating she wasn't eligible for the additional 25,000 welcome bonus as she had originally opened another credit card with Barclaycard in March 2022 and had received this welcome bonus then. Barclaycard said that under the terms and conditions of the credit card, a customer would only be eligible for one welcome bonus for this product in a two-year period. This letter didn't set out when the points which she was eligible for would be added to Mrs C's account.

Mrs C contacted Barclaycard via email and queried the letter she'd received and also when the points would be credited to her account. This time Mrs C was told she would receive both the associated points and the welcome bonus points. However, Mrs C's credit card account was then only awarded the associated points, so she complained to Barclaycard about the missing 25,000 welcome bonus points.

Barclaycard upheld Mrs C's complaint. It said there had been administrative delays in awarding the associated points to Mrs C's account. Barclaycard also apologised and said that the letter sent to Mrs C in June 2023 had been correct in that she wasn't eligible for the 25,000 welcome bonus points. It said Mrs C had later been given misinformation in the later email sent by the agent. It accepted this would have caused confusion for Mrs C.

Barclaycard said as Mrs C hadn't received the service it would expect to provide her with and it would pay her £150 as compensation for the distress and inconvenience that had been caused.

Mrs C was unhappy at Barclaycard's response. She complained to this service and said a fair settlement would be for Barclaycard to either award the 25,000 welcome bonus points or provide a larger sum as compensation to reflect the impact the confusion over the points had caused as well as the distress and upset caused having to chase up the points.

Our investigator didn't recommend that Mrs C's complaint should be upheld. He said he thought Barclaycard's payment of £150 compensation was fair and reasonable. He said

under the terms and conditions Mrs C wasn't eligible for the 25,000 welcome bonus points so he didn't think it would be fair to ask Barclaycard to now award those.

Mrs C was disappointed by our investigator's view and has asked for a second opinion. So, the complaint has been passed to me.

### **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.

I'm sorry Mrs C was disappointed by our investigator's view but I've reached the same conclusion.

It isn't disputed by Barclaycard that it didn't provide Mrs C with the service she could reasonably have expected. There were delays in crediting her account with the correct number of points and then confusion over her eligibility for the additional 25,000 points which were a welcome bonus. So, I think it's fair to say there were service failures on the part of Barclaycard.

However, looking at the terms and conditions for this credit card, I can see Mrs C wasn't eligible for the 25,000 additional points as she had already received this welcome bonus in 2022 for another credit card account. And a welcome bonus for this product is only payable once in two years. So, the letter sent to Mrs C in June 2023 had set out the correct position. But confusion had then arisen when an agent had emailed Mrs C in response to her query about when the points would appear in her account, as they said she would also receive the welcome bonus. I agree that this would have caused Mrs C confusion, unnecessary distress and inconvenience.

Looking at a fair outcome for Mrs C's complaint I agree with our investigator that since she wasn't eligible for the additional 25,000 points that to ask Barclaycard to award them now isn't reasonable as it's disproportionate to the impact the confusion has had on Mrs C. Had Barclaycard handled her account correctly then she wouldn't have received these points.

However, the delay and confusion over what points Mrs C should have been credited with do warrant some redress. I've seen Barclaycard has paid Mrs C £150 compensation for the handling of her account and looking at all the circumstances I agree that is a fair amount to reflect what has happened. Mrs C had to chase the points being awarded and then received conflicting information. This would have caused her upset and inconvenience. I think £150 is a fair and reasonable sum when considering the impact this has had on Mrs C and I'm not asking Barclaycard to do more.

I'm sorry that my decision won't be what Mrs C was hoping for, but for the reasons set out above I'm not upholding her complaint.

### **My final decision**

For the reasons set out above, I'm not upholding Mrs C complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs C to accept or reject my decision before 18 March 2024.

Jocelyn Griffith  
**Ombudsman**