

The complaint

Miss D complains that Barclays Bank UK PLC didn't pay 100,000 Avios points when she opened a current account and credit card account.

What happened

Miss D applied for a Barclays current account and credit card account in November 2022 and believed she qualified for a bonus of 100,000 Avios points. Miss D tried to switch on her Avios reward scheme using the Barclays app but was unable to do so as she hadn't received the PIN for her current account or credit card accounts. Miss D complained to Barclays that she had been unable to switch on the Avios rewards on the Barclays app in time to receive the 100,000 points, and that Barclays had continued to re-assure the points would be paid.

Barclays upheld part of Miss D's complaint that it had mistakenly told Miss D she would receive the 100,000 bonus points but confirmed that as Miss D hadn't switched on the Avios rewards in its app, she didn't qualify for the bonus reward. Barclays credited Miss D's Barclaycard account with £50 for the poor service she had experienced.

Miss D brought the complaint to the Financial Ombudsman Service and one of our Investigators looked into things. The Investigator didn't think that Barclays had done anything wrong when it didn't award Miss D 100,000 Avios points as she could have used her Barclaycard account details and PIN to switch on the Avios rewards on the Barclays app. The Investigator thought that the errors Barclays had made in telling Miss D that the Avios points would be honoured caused Miss D more trouble and upset than Barclays had recognised. The Investigator thought that Barclays should pay Miss D a further £100.

Miss D asked that an Ombudsman decides the complaint.

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.

Miss D has provided transcripts of the calls she had with Barclays, and I've taken these into account. The crux of Miss D's complaint is that although the accounts required to qualify for the bonus points were open before the deadline date of 30 November, the points were not paid. My decision will focus on this aspect of the complaint as Barclays accepts it later provided incorrect information to Miss D that the bonus points would be paid and did so more than once. I'm aware that there was an issue with Barclays initially opening more than one current account, but this is not the subject of this complaint and was dealt with through another complaint – so my decision will not address this issue.

There's no dispute that Miss D had a Barclaycard Avios Plus card and the appropriate current account open before the 30 November deadline. It's also accepted by Miss D and Barclays that the Barclays Avios Rewards scheme wasn't switched on before the deadline date.

Miss D says she met the conditions of the offer as the required accounts were open by the deadline date. Barclays hasn't disputed that the accounts were opened before the deadline date and says the reason the points weren't added to the account is because Miss D didn't switch on the Barclays Avios reward scheme before the deadline date. Barclays has provided a copy of the on-line screens Miss D would have seen when she applied for the accounts she opened. Step two of the application process explains that the Barclays Avios Rewards scheme should be switched on in the Barclays app, and a link is included.

When Miss D called Barclays the day before the deadline expired, she explained she'd tried to access the Barclays app to switch on the Barclays Avios reward scheme but was unable to do so as she hadn't yet received the PIN to the debit card she'd received. Miss D was worried she would miss the bonus points and told Barclays that she needed *"to switch on the Barclays Avios rewards on the app."* This persuades me Miss D was aware of the Barclays Avios Rewards scheme deadline and that she had to switch on the scheme in the Barclays app for the rewards to be claimed.

In this telephone call, Barclays confirmed the PIN's had been issued and tried to provide Miss D with access to the app. When this was unsuccessful Barclays suggested to Miss D that she call back the following day if the PIN's and credit card hadn't arrived. Miss D next called Barclays on 30 December, by which time the deadline for the additional bonus had expired.

When Miss D spoke with Barclays again on 30 December, she confirmed she still hadn't received her Barclays Avios Rewards Plus credit card or PIN. During this call it became clear that Barclays had opened more than one current account for Miss D, so Barclays took steps to retain one of the current accounts and linked it to Miss D's Barclays Avios Rewards Plus card – new PIN's were also ordered to be sent to Miss D.

On 4 January 2023, Miss D spoke with Barclays on the telephone and confirmed she'd now received a Barclays Avios Rewards Plus card and her current account debit card. During this call, Barclays helped Miss D log into its app even though Miss D still hadn't received the PIN's for the cards and was still having difficulty accessing the app. Barclays has provided a screen shot showing that the Barclays Avios reward scheme was activated on 12 January.

I'm satisfied Miss D received her debit card before the deadline date for the bonus points. Barclays had also sent Miss D's Barclays Avios Rewards Plus card by post in November 2022, along with PIN's for both her accounts. There were postal strikes in the UK at this time and I think it's more likely than not this is the main reason Miss D didn't have the PIN for either card – or the Barclays Avios Rewards Plus card - before the deadline. And as a result, Miss D wasn't able to access the app and switch on the Avios reward scheme.

Regardless of this, I've considered whether Barclays should have done more to help Miss D when she called on 29 November 2022, bearing in mind there was a postal strike at the time. It doesn't seem unreasonable that Barclays asked Miss D to call back the following day if she hadn't received the PIN's for her cards, particularly as it seems Miss D had received post from Barclays – her debit card had arrived. I can't say for certain whether Barclays would have been able to provide access to the app for Miss D if she'd called back the following day, but I've noted that when Miss D did call again in early January 2023, Barclays was able to give Miss D access to the app using her card details only. In November 2022, Miss D had already received her debit card. So, I think it's more likely than not Barclays would have been able to provide access on to the app if Miss D had called on the deadline day. By the time Barclays were made aware that the PIN's had still not been received, the deadline to switch on the Avios reward scheme had been missed.

I acknowledge Miss D feels strongly that she met all of the conditions to secure the bonus

points, but the application screens she would have seen made it clear that Miss D needed to switch on the Barclays Avios Rewards scheme within Barclays app. Miss D was also aware of this when she spoke with Barclays before the deadline expired. The Barclays Avios Rewards scheme wasn't switched-on before the deadline, so I don't think it would be fair and reasonable for me to tell Barclays it must pay Miss D the bonus points.

The transcripts provided by Miss D make it clear that Barclays continued to assert she would receive the bonus points. Barclays accepts this happened and in its final response to the complaint it said it had credited Miss D's credit card account with £50 to remedy the poor service it had provided. I think that this would have been a reasonable amount if Barclays had made this error once or twice, but the transcripts support Barclays continued to provide Miss D with other misinformation, which would have been confusing and contradictory. I've also seen that Barclays told Miss D she only needed to open the current account and the Barclaycard Avios Plus card account to qualify for the bonus points when this is not the case. In this regard, I think the level of frustration this caused Miss D was more than just minor annoyance and required Miss D to spend more time trying to sort this out. Therefore I've decided to ask Barclays to pay Miss D a further £100 to resolve the complaint.

My final decision

For the reasons I've provided above, I've decided that Barclays Bank UK PLC should pay Miss D a further £100 to resolve the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss D to accept or reject my decision before 4 March 2024.

Paul Lawton
Ombudsman