

The complaint

Mr G complains that he didn't get a reward voucher in connection with the spending on his credit card from Clydesdale Bank Plc trading as Virgin Money (Virgin).

What happened

Mr G had a 'Virgin Atlantic' credit card which he opened in October 2021, provided by Virgin. As part of the offer on the card, Mr G could be awarded a 'companion voucher' for a spend of £10,000 in any one year (from the anniversary of the issue of the card). This gave the cardholder the benefit of a free 'companion ticket' on flights operated by Virgin Atlantic. So, as Mr G was a frequent flier, he wanted to take advantage of this to get a free companion flight for members of his family.

On 18 September 2023, he met the spend of £10,000 on the card membership year. Virgin emailed him on 22 September 2023 to advise him of that and said that Virgin Atlantic would issue the voucher within 30 days.

No voucher was received. Mr G called Virgin and learnt the voucher was to be issued by Virgin Atlantic. But nothing appeared in his Virgin Atlantic account. He called Virgin Atlantic.

Mr G closed his Virgin account in October 2023.

Mr G complained. He said the voucher should've been issued but wasn't. Virgin Atlantic told him he didn't have a voucher. He said the responsibility lay with Virgin and not Virgin Atlantic. He said Virgin should pay compensation of £2,500 – the value of a companion voucher for the flight he wished to book, plus further compensation of £600 for his wasted time.

In November 2023, in their final response, Virgin said Mr G qualified for a companion reward voucher on 18 September 2023; and that Virgin informed Virgin Atlantic that he had qualified.

Virgin advised Mr G that the voucher should be seen online with Virgin Atlantic. Virgin apologised that Mr G had had to call Virgin to try to resolve the matter and for that, paid compensation of £25. But they said Mr G should contact Virgin Atlantic if he couldn't see the voucher online.

Mr G brought his complaint to us. Our investigator said Virgin didn't need to do anymore to settle Mr G's complaint. He said (essentially) that Mr G wasn't entitled to the voucher, as he had already received one for the year in question.

After our investigator issued his view, further information came to light that showed that Mr G had been issued with the voucher. And the history of the vouchers issued were:

18 Jan 2022 – used 7 Feb 2023.

1 November 2022 – not used, expires 1 Nov 2024.

31 October 2023 – not used, expires 31 Oct 2025.

Mr G said he suspected that the third voucher had been added by Virgin Atlantic because of the complaint he opened with our service. He also said the vouchers couldn't be seen online or in the Virgin Atlantic app. A customer had to call Virgin Atlantic to find out what their vouchers were.

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.

Mr G has complained about Virgin, who provided the credit card. The incentive vouchers were provided (and fulfilled) by a third-party company, Virgin Atlantic. As such, I can only look at what Virgin did – and Virgin aren't responsible for the service provided by Virgin Atlantic.

I have seen evidence that Virgin advised Virgin Atlantic on 21 September 2023 that Mr G had hit the required spend for the year. I've seen an email advice from Virgin to Virgin Atlantic, and a spreadsheet confirming Mr G's spend for the year.

And consistent with this, Virgin wrote to Mr G to advise him of that – on 22 September 2023. The email said *"Great news! You've spent more than £10,000 on your Virgin Atlantic Reward + Credit Card this year, which means you've bagged yourself a Reward Voucher! Head over to your Virgin Atlantic Flying Club Account where you'll be able to see your Reward Voucher land within 30 days of qualifying."*

Mr G says he couldn't see the voucher online, and when he called Virgin Atlantic they also told him he didn't have such a voucher. But here – I can't reasonably look into what Virgin Atlantic told Mr G, or whether they made any errors or not – as Mr G has brought his complaint against Virgin, and my role is to look into the actions of Virgin, and not Virgin Atlantic.

But - I'm satisfied that Virgin did what they had to – which was to advise Virgin Atlantic that Mr G qualified for a companion voucher.

Mr G has made the point that Virgin Atlantic may have issued the voucher after he complained to our service. The email trail between Virgin and Virgin Atlantic (which confirmed he had the voucher issued on 31 October 2023) – was dated in January 2024. Mr G complained to us in December 2023. But equally, I've seen nothing in the correspondence between Virgin and Virgin Atlantic which suggests there was any adjustment or addition of a voucher in the way Mr G suggests.

It seems that Virgin Atlantic may have given Mr G the wrong information when he called them. And in the latter part of our investigation (in May 2024), Virgin told us that there appear to have been issues with looking at vouchers online on the Virgin Atlantic website, But again, I can't reasonably hold Virgin responsible if that was the case. Mr G may wish to complain directly to Virgin Atlantic.

So, while I accept that Mr G will be disappointed, I can't reasonably say that Virgin made any errors here – as I've explained. And so, I am not asking the firm to do anymore to settle Mr G's complaint.

My final decision

I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 26 June 2024.

Martin Lord
Ombudsman