

## **The complaint**

Miss W complains that Barclays Bank UK PLC trading as Barclaycard hasn't added her 100,000 Avios points welcome offer to her account.

## **What happened**

In October 2022 Barclaycard were running an Avios points promotional offer. The terms of the offer were as follows:

*"We're giving customers a fantastic opportunity to get 100,000 Avios between 3 October and 30 November 2022."*

In order to get the bonus, customers needed to meet the following criteria during the promotion period.

1. have a Barclaycard Avios Plus credit card, and
2. have one of the following accounts with Barclays Avios Rewards switched on:
  - Premier Current Account
  - Premier Mass Affluent Marker
  - Wealth Current Account

The terms stated that in order to receive the Avios bonus, customers must take at least one of these products within the promotion period and hold all products for 4 months. starting from the date they opened their last product.

Miss W opened a Barclaycard Avios Plus card and a Premier Current Account on 21 and 27 October 2022 respectively.

Miss W has said that she downloaded the Barclays App at the same time as she opened the accounts but experienced issues using the Barclays App to link her Premier Current Account with the Barclaycard Avios Plus credit card account. She contacted Barclays and asked staff for help but found that the staff had no knowledge of the promotion or weren't trained to help with the issues she was experiencing.

On more than one occasion Miss W was told that she met the criteria and that the Avios points would be awarded. However, Miss W didn't receive the 100,000 Avios. Around three months after Miss W signed up for the offer, she was advised that she didn't qualify for the Avios points because she had activated Barclays Avios Rewards after the promotional period had ended.

Miss W went into her local branch and was told that there was a mistake in the system with a digit incorrectly input by Barclays staff which is why her accounts didn't link to the App. This was corrected in April 2023.

Miss W complained to Barclays. Barclays said that the terms of the offer required Miss W to sign up to Barclays Avios rewards between 3 October and 30 November 2022. It said this could only be done via the Barclays mobile app. Barclays said that because Miss W hadn't done so until 5 December 2022, she hadn't met the criteria for the promotional offer and wouldn't receive the 100,000 Avios points. Barclays said the issue with the linking of the accounts was a separate issue and wouldn't have impacted Miss W's registration for the Barclays app or her ability to switch on the Barclays Avios Rewards.

Unhappy with Barclays response, Miss W brought her complaint to this service.

Our investigator didn't uphold the complaint. She said that Barclays had confirmed that the issues Miss W experienced linking her accounts to the App wouldn't have affected the App being downloaded or Miss W's ability to apply for the promotional offer and fulfil the criteria. Barclays provided evidence to show that the Barclays Mobile Banking App had been used by Miss W during the promotional period, which meant that she'd had the option to activate Avios Rewards via the App on her Premier Current Account during that time. The investigator said that Barclays had acknowledged that an agent gave incorrect information to Miss W on one occasion when Miss W was told that she had met the criteria for the offer, but there was no evidence that Barclays had made any further mistakes.

Miss W didn't agree. She said if she hadn't experienced issues linking her accounts to the Barclaycard App, she would've been able to link the two cards and enrol on the Avios Rewards scheme within the promotional period. Miss W said she'd been given incorrect information that she qualified for the offer on several occasions when she called Barclays and was assured that she didn't need to take further action in order to receive the bonus points.

### **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 W has been detailed in her submissions to this service. My findings will focus on what I consider to be the crux of the complaint and so may not be as detailed as Miss W would like. This isn't meant as a discourtesy. Instead, it reflects the informal nature of this service. But I'd like to assure Miss W and Barclaycard that I've considered the whole file. If I don't mention something it isn't because I've ignored it – it's just that I don't think it's necessary to mention it in order to reach what I think is a fair outcome on this complaint.

I've reviewed the terms of the promotional offer. There's no dispute that Miss W fulfilled part of the criteria insofar as she opened a Barclaycard Avios Plus Credit Card and a Premier Current Account. The promotional offer also required customers to sign up for Avios Rewards on the current account(s) between 3 October 2022 and 30 November 2022. So in Miss W's case, she needed to sign up for Avios Rewards on her Premier Current Account within that timescale.

Miss W has said that she hadn't been able to sign up for Avios Rewards within the timeframe because she'd experienced issues using the Barclays App to link her Premier Current Account with the Barclaycard Avios Plus credit card account.

Barclays has provided evidence to show that Miss W signed up to Avios Rewards via the Barclays App on 5 December 2022. This was outside of the promotional period.

Barclays has acknowledged that there was an issue with an incorrect digit in Miss W's mother's maiden name. This prevented the two accounts from being linked on the database.

The issue was corrected in branch in April 2023. Barclays has said that this issue wouldn't have impacted on Miss W's ability to download the Barclays App and sign up for Avios Rewards.

I've thought about this. Given that the issue with the incorrect digit was resolved in April 2023 and the records show that Miss W downloaded the App in November 2022 and signed up for Avios Rewards on 5 December 2022, I'm persuaded that the issue with the incorrect digit didn't affect Miss W's ability to sign up for Avios Rewards. It follows that Miss W could have signed up for Avios Rewards within the timescale, irrespective of the issue with the incorrect digit.

Barclays has provided details of Miss W's online activity which shows that she was able to access her current account online and via the App during the promotional period. It has explained that when a customer opens a Premier Current Account, they are advised as part of the onboarding process to switch Avios Rewards on via the App for the Premier Current Account. Barclays has provided copies of notifications which would've been sent to Miss W at the time. It has explained that Miss W could've switched on Avios Rewards by going into the Barclays App, selecting "Manage Account" and switching Avios Rewards on. This wasn't done until 5 December 2022, even though the evidence shows that Miss W accessed the App prior to this (and during the promotional period).

I appreciate that Miss W was told by a Barclays agent that she had met the criteria for the promotion and that the Avios points would be awarded. Barclays has acknowledged that this was incorrect advice. I can see that at the time the incorrect advice was given (which, on Miss W's case is February 2023), she had already failed to meet the criteria for the promotion because she hadn't signed up to Avios rewards within the required timescale. So although the incorrect advice was misleading, and gave Miss W a false expectation, it didn't make any difference to the factual position.

I understand that this has been a frustrating experience for Miss W and she's understandably upset that she hasn't received the Avios points. However, based on the evidence I've seen, Miss W had access to the Barclays App during the promotional period, and could have signed up for Avios Rewards within the timescale. It's unfortunate that Miss W signed up for Avios Rewards just outside of the timescale on 5 December 2022. However, I can't require Barclaycard to change the terms and conditions of the promotion, as these were made clear to Miss W when she applied for the card(s).

I've listened to all the available calls. The investigator has summarised the content of these, and I don't propose to repeat the information here. I'm not persuaded that Miss W was provided with incorrect information on the calls. I appreciate that Miss W was advised on the 16 and 30 December 2022 calls that she was enrolled in Avios Rewards, but this wasn't incorrect information, because Miss W had switched on Avios Rewards on 5 December 2022 and was collecting Avios points.

Having reviewed everything, I'm not able to uphold this complaint. Miss W didn't fulfil all the criteria of the promotional offer because she didn't switch on Avios Rewards within the relevant timescale. I haven't seen any evidence to suggest that Barclays was at fault for Miss W's failure to switch on Avios Rewards within the relevant timescale.

### **My final decision**

My final decision is that I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss W to accept or reject my decision before 13 August 2024.

Emma Davy  
**Ombudsman**