

The complaint

Mr S complains that Clydesdale Bank Plc trading as Virgin Money ("VM") gave him incorrect and/or misleading advice about the amount he needed to spend to qualify for a companion voucher.

What happened

Mr S holds a Virgin Atlantic Reward credit card with VM. The account has partner rewards linked to spending. In the first year he held the card Mr S met the threshold of £20,000 for a flight voucher.

Mr S said that having received the voucher, he tried to find out when the next 12-month period for the voucher would start so he could spend £20,000 again. Mr S said there was no longer any information on the VM app to allow you to follow your running total spend. Mr S says he eventually worked out that it ran from July. He says he called VM several times between May – June 2023 to find out how much more he needed to spend to hit the threshold. Mr S says he went back and forth between VM and the airline because staff didn't understand the difference between the points and the voucher. Mr S says that in June 2023 he was told by a customer service agent that he had spent over £20,000 and that he would receive the voucher in his next statement. Mr S says that on the basis of this information, he didn't spend any more on the card.

Mr S waited for his voucher, but it didn't arrive. He then received his July statement which stated that he'd spent £19,597, which was just short of the £20,000 threshold.

Mr S complained to VM. He said if he'd been correctly advised of his spend, he could've spent more on the card to make sure he hit the threshold. Mr S said that as a result of being incorrectly advised and missing out on the voucher, he'd had to buy his own flight tickets for a trip abroad.

VM didn't uphold the complaint. It said it didn't have – and had never had - a function on the app whereby it showed your progress towards the points voucher. VM said that Mr S had the option to see the points he'd earned each month by checking his monthly statement.

Mr S remained unhappy and brought his complaint to this service.

Our investigator didn't uphold the complaint. He said he'd seen no persuasive evidence that Mr S had been told he'd already spent £20,000. He also said that VM had given him an estimated running spend of £17,535 during a call on 19 June 2023, but Mr S only spent a further £995 between 21 June and 16 July 2023, and so didn't hit the threshold.

Mr S didn't agree. He said he'd called VM twice on 19 June 2023 and in the first call he'd been told that he needed to spend £654 before June 2023 to achieve the voucher. He said he spent £995 to make sure he was well over the £20,000 threshold. Mr S said he'd missed out on the voucher because he'd been given wrong information.

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've looked into how the VM card works. Mr S holds the Virgin Atlantic Reward credit card, which includes a separate agreement with Virgin Atlantic Airways Limited ("VAA") whereby points are earned by spending on the credit card.

The agreement with VAA requires Mr S to be a member of its flying club and link his flying club membership number to the credit card. This enables points to be earned in the flying club for every £1 spent on the credit card.

It's clear from this arrangement that the points – and the voucher – are administered by VAA. VAA has an app called the Virgin Atlantic Flying Club app. The app shows the running total of points earned that year.

Part of Mr S's complaint is that he could no longer see his running total spend in the VA app. He says that in the first year of having the card, he was able to check his spend (or points) in the app. But in the second year he was unable to find this information. VA addressed this point in its final response and said its app had never had that function.

Mr S has been very clear that it was the VA app where he was able to track his spending. However, based on the information I've seen, the VA app has never had this "running total" function. The VA app does, however, enable Mr S to access his monthly statements and add up his spend each month, so it would be possible for him to track spending that way. The VA Flying app, by contrast, shows the running total of points for that year. It seems likely, therefore, that if Mr S recalls being able to see his running total of points in the first year, he was looking at this information on the VA Flying app and not the VM app.

Taking the information I've seen into account, I'm not persuaded that VM made an error by not showing a running total of points in its app. But as I've said, this information would've been available from the monthly statements to which Mr S would have had access via the app or online.

Mr S has said that when he called VM, he was advised that he had already met the £20,000 threshold. He says that on the basis of that advice, he didn't spend any more.

Mr S has also said that when he called VM, he was advised that he needed to spend £654 before June 2023 in order to meet the threshold.

This appears to be two different versions of events from Mr S about what he was told. Or it may be that his case is that he was told both versions. This isn't clear from the information I've been provided with.

In order to determine what happened, I've listened to the available calls between Mr S and VM. I've also reviewed the system notes provided by VM.

The calls in which Mr S's points total was discussed took place on 19 June 2023. There were two calls on that date. In the first call, timed at 16.47, Mr S was advised that he'd spent £14,823.73 between 22 August 2022 and 22 May 2023.

The second call, timed at 17.48, centred around Mr S's unhappiness that the app didn't show him his running total spend. During this call, the agent gave Mr S an estimated spend to date of £17,535 and told him he needed to spend around £3000 more to qualify for the

voucher. Mr S responded to that information by saying it was a shame he'd missed out. I've interpreted that as Mr S acknowledging that it was unlikely that he would spend another £3000 before the end of July.

At no point in either of the calls did I hear the agent advise Mr S that he'd already spent £20,000, or that he needed to spend a further £654.

Based on what I've heard in the calls and read in the system notes, I'm not persuaded that VM provided incorrect or misleading advice to Mr S about his running total spend.

I understand that Mr S is disappointed not to have spent enough to get the voucher. However, I'm satisfied, based on what I've seen, that the information Mr S needed to track his spending was available to him on his monthly statements. I haven't seen (or heard) any evidence to suggest that VM gave misleading or inaccurate advice to Mr S about his running spend. For the reasons I've explained, I won't be asking VM to do anything further.

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 Mr S to accept or reject my decision before 26 August 2024.

Emma Davy
Ombudsman