

## **The complaint**

Mr P has complained that Barclays Bank UK PLC, trading as Barclaycard, won't let him redeem his 'Freedom Rewards' points.

## **What happened**

Mr P held a Freedom Rewards account with Barclaycard, which allowed customers to accrue reward points. However, earlier this year it removed the points scheme, and migrated the account over. Mr P has explained that he wasn't told about this, so lost the window of opportunity customers were given to redeem their points.

One of our investigators looked into what had happened, but didn't think the complaint should be upheld. This was because she was satisfied that the terms and conditions of the account allowed Barclaycard to end the scheme. And the terms say that Barclaycard must give notice to customers by including a message in their monthly statement or by sending a separate written notice by post, email, online servicing account, text message or any other written communication. And she could see from Barclaycard's system notes that it emailed Mr P in February and March 2024, and explained he had until 20 May 2024 to redeem his points, otherwise they'd be lost. There was also a reminder on the app in May 2024.

Our investigator also checked the email address Barclaycard had used, and was satisfied that the email Barclaycard held for Mr P was the correct one.

Our investigator also considered whether Mr P would be eligible for a 'late redemption', but was satisfied he didn't meet the criteria (such as hospitalisation or illness).

Although Mr P's points were still showing on his June and July statements, this was because his account didn't migrate over until 22 July 2024.

Mr P asked that his complaint be passed to me, and said that emails can get lost in the system, or due to server problems. He said the app didn't give a notice about redeeming the 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.

Having done so, I'm not upholding it. I know this will be disappointing for Mr P, but I'll explain why.

I'm satisfied that the terms and conditions allowed Barclaycard to end the points scheme. They also allowed it to communicate this using email. I'm satisfied that its system notes show it sent Mr P two separate emails, and it held the correct email address. I think it would be unusual for two emails to be lost, and there's no evidence of any server issues. I'm also satisfied that there was a message in the app, as this is recorded in its notes. But even if not, there had been two emails. So, I think Barclaycard gave reasonable notice. And I'm afraid

that I agree that I've seen no evidence that Mr P qualifies for a late redemption.

I can see that the points still show in Mr P's June and July statements, but this was only until his account fully migrated. I think this was reasonable, particularly as some customers would need this information to apply for a late redemption. But I'm satisfied that Barclaycard took reasonable steps to inform Mr P he'd need to redeem his points by 20 May 2024.

### **My final decision**

For the reasons given above, it's my final decision not to uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 10 January 2025.

Elspeth Wood  
**Ombudsman**