

The complaint

Mr F is unhappy that Barclays Bank UK PLC trading as Barclaycard charged him interest on purchases which should've been on a 0% promotional offer.

What happened

Mr F has held a Barclaycard Platinum card since December 2023.

Barclaycard sent Mr F a promotional offer for 0% interest on purchases until 1 September 2024. Mr F opted into the offer and made purchases on the card.

Mr F later realised that he'd been charged interest on some of his purchases. He complained to Barclays.

Barclays didn't uphold the complaint. In its final response it said that Mr F had applied the promotional offer to his account on 30 May 2024 via the mobile banking app. It said the purchases which had accrued interest were made before this date. As a gesture of goodwill, Barclays refunded the interest which had been applied to the purchases in the sum of £17.37.

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

Our investigator didn't uphold the complaint. He said that the system notes which showed the activity on Mr F's account showed that he had opted into the promotional offer on 30 May 2024. The investigator said that interest applied to purchases made by Mr F on the card prior to this date had been correctly applied.

Mr F didn't agree so I've been asked to review 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.

I've reviewed the system notes for the account which have been provided by Barclays. These show that Mr M opted into the promotional rate on 30 May 2024 at 07.56am. This means that any purchases made after this time would have benefitted from 0% interest until 1 September 2024. It also means that any purchases completed prior to this time would've attracted interest at the standard rate,

I appreciate that Mr M has said that he opted into the promotional offer in April 2024. He's said that a system issue or a handling error meant that the promotional rate wasn't applied when it should've been. Mr M said he had to click on the offer to apply it again on 30 May 2024.

I've reviewed all the available information but there's nothing to show that Mr M applied for the promotion in April 2024. Nor have I seen any evidence that there was a system issue in April 2024 which would've prevented Mr M from taking advantage of the promotional offer at

this time.

Based on everything I've seen, I'm not persuaded that Barclays has made an error here. I can see that Mr M has now cleared the balance which existed prior to the promotional offer being applied and no further interest has been applied. I can also see that as a gesture of goodwill, interest of £17.37 was refunded. I won't be asking Barclays 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 F to accept or reject my decision before 15 January 2025.

Emma Davy
Ombudsman