

The complaint

Mr M has complained that he hasn't received the Avios points from Barclays Bank UK PLC, trading as Barclaycard, for which he feels he's qualified.

What happened

A scheme was running over October and November 2022, whereby a customer could:

"Collect a guaranteed 100,000 Avios when you:

Open a Barclaycard Avios Plus credit card (£20 monthly fee), and

Premier current account with Barclays Avios Rewards (£12 monthly fee).

Simply open all of them between 3 October and 30 November 2022."

Mr M signed up for an Avios Plus Credit Card within the timeframe given, on 10 October 2022. He also signed up for an Avios Current Account on 8 December 2022, which was outside of this timeframe. Accordingly, he was told he didn't qualify for the 100,000 Avios points.

Mr M didn't think this was fair. He noted that the accompanying literature, and the website, said:

"You will be eligible for the Avios Bonus when you hold a Barclaycard Avios Plus card and Barclays Avios Rewards, provided that you open or join one or both of those products during the Qualifying Period"; and

"At least one of the products should be new and opened during the qualifying period".

So, he felt that he qualified, as he had opened one of the products during the qualifying period.

One of our investigators looked into what had happened, but didn't think Barclaycard had behaved unfairly. As Mr M disagreed, his complaints been passed to me.

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 M, but I'll explain why.

Mr M is correct in saying that only one product needed to be opened during the qualifying period. However, the way that the scheme worked, **both** needed to be opened by the end of the qualifying period. So, if Mr M had held one of the accounts before the qualifying period began, and opened the other during the qualifying period, he'd have been eligible. But, he

opened one account during the qualifying period, and the other a week after it ended.

Barclaycard has attached the 'customer eligibility journey' that Mr M would have been through, and it clearly states that a customer will collect the guaranteed Avios bonus:

"when you open a Barclaycard Avios credit card and Premier account with Avios rewards. simply open all of them between 3 October and 30 November 2022."

So, while Mr M's understanding of the scheme was correct if only taking into account the statement about only opening one product during the qualifying period, it isn't correct when taking the scheme eligibility criteria into account as a whole. And I'm satisfied that Mr M would have reasonably seen the full information set out in the eligibility journey, as this is what all customers were presented with while going through the process.

Although I understand Mr M's frustration and disappointment, given the above, I don't think Barclaycard has acted unfairly.

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 M to accept or reject my decision before 6 January 2025.

Elsbeth Wood
Ombudsman