

## **The complaint**

Miss C has complained that she lost her Avios points when Barclays Bank UK PLC, trading as Barclaycard, closed her credit card account.

## **What happened**

Miss C had a credit card account with Barclaycard, whereby she was able to accrue 'Avios' points, which are essentially a form of reward points. These points are then transferred over to a third party, and can be used to purchase various goods/services through that third party.

However, when Barclaycard closed the account, it wrote to Miss C and said it had been closed due to "activity on your account" and that "any balance of reward points is lost during this process".

The letter also referred to the customer service Miss C had received, and said that her complaint had been logged as soon as she'd expressed dissatisfaction with what had happened.

One of our investigators looked into things, but didn't think the complaint should be upheld. He felt Barclaycard had acted reasonably in exercising its commercial discretion.

Miss C disagreed. In summary, she noted that the terms and conditions of her Barclaycard account state that points will be transferred if the account is closed "for any reason", so this is what should have happened here.

The complaint's now 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 Miss C, but I'll explain why.

Miss C is correct in saying that the terms and conditions of her Barclaycard account state that points will transfer over if the account is closed for any reason.

I've contacted Barclaycard, and it's unable to see from its system, now the account is closed, whether or not the points were transferred over to the third party. Accordingly, it advised that Miss C may wish to contact the third party to see if they did transfer across and, if so, what happened to them. I think this is reasonable.

But, as Barclaycard isn't sure what happened, I've also considered the possibility that the points weren't transferred over. If they weren't, this would be a departure from the Barclaycard term and Miss C has referred to. However, as Barclaycard has said it closed the account because of "activity" on the account, I don't think it's inherently unfair in these circumstances that the points were lost.

I've also considered the service received, but am satisfied that Barclaycard logged a complaint as soon as Miss C expressed dissatisfaction, which is what I'd expect it to do.

### **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 Miss C to accept or reject my decision before 6 January 2025.

Elsbeth Wood  
**Ombudsman**