

The complaint

Mr S complains about the level of cashback paid by Barclays Bank UK PLC trading as Barclaycard in relation to a commercial credit card.

What happened

Mr S has a commercial credit card with Barclaycard. On 2 January 2024 Barclaycard wrote to Mr S to provide details of a cashback promotion it was making available between 1 January 2024 and 31 March 2024. The letter said:

Between 1 January 2024 and 31 March 2024, you'll get 2% cashback uncapped when you spent at least £6,500.*

Further down Barclaycard's letter some additional information was provided about the qualifying threshold for cashback. It said:

More smart reasons to use your card – With 2% cashback uncapped on all your business spend over £6,500 and all these additional benefits...

The letter went on to refer Mr S to the cashback terms and conditions. Mr S says the terms and conditions only say that he had to spend £6,500 to qualify for the enhanced cashback rate, not that the enhanced rate would only be paid on spending above that threshold.

Mr S used his commercial credit card and in May 2024 Barclaycard paid him £57.52 in cashback. Mr S says the amount was £135 less than the amount he was expecting. Mr S complained to Barclaycard but it didn't agree it had made a mistake and confirmed the enhanced cashback rate was only paid on spending over the £6,500 threshold.

An investigator at this service looked at Mr S' complaint. They were satisfied Barclaycard's letter of 2 January 2024 clearly explained that the enhanced cashback rate would only be payable on spending over £6,500. Mr S asked to appeal and said that section where Barclaycard had confirmed the enhanced cashback threshold was included in a section "More reasons to use your card" and that he believed the information was simple advertising. Mr S said that the letter and associated terms and conditions made no mention of the enhanced cashback rate only being payable on spending over £6,500. As Mr S asked to appeal, his complaint has been passed to me to make a decision.

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'm sorry to disappoint Mr S but I haven't been persuaded that Barclaycard made a mistake or failed to clearly explain when the enhanced cashback rate would apply to his commercial credit card spending. As I've quoted above, Barclaycard's letter of 2 January 2024 specifically confirmed that the enhanced cashback rate would only be payable on *business spend over £6,500*. I take Mr S' point that the information was included in a section called

“more smart reasons to use your card” but it was on the front page of Barclaycard’s letter, not hidden in small print. I haven’t been persuaded this was simply advertising by Barclaycard or that the information provided wasn’t relevant.

I appreciate Mr S’ view the terms and conditions ought to have gone further in terms of confirming that the enhanced cashback rate would only be payable on spending over £6,500 but I’m satisfied that information was included in Barclaycard’s letter of 2 January 2024.

As I’m satisfied Barclaycard made the terms of the enhanced cashback offer clear and that it correctly calculated the amount Mr S qualified for when making the payment in May 2024 I haven’t been persuaded to uphold his complaint.

My final decision

My decision is that I don’t uphold Mr S’ complaint.

Under the rules of the Financial Ombudsman Service, I’m required to ask Mr S to accept or reject my decision before 13 March 2025.

Marco Manente
Ombudsman