

The complaint

Mr H has complained about how Barclays Bank UK PLC (“Barclays”) made changes to the benefits included in its Blue Rewards scheme.

What happened

In June 2024, Barclays sent Mr H an email to explain changes were being made to its Blue Rewards scheme. Mr H says he received this email and says he started reading it, but as it explained that new benefits were being added that he had no interest in, he says he didn’t read it any further.

More recently, Mr H logged on to his Barclays account to find that he’d not been paid the £5 Direct Debit cash reward, which he’d regularly been receiving up until that point.

Mr H complained to Barclays about this, but Barclays didn’t uphold the complaint.

After referring his complaint to this service, one of our investigators assessed the complaint and they too didn’t uphold the complaint.

As Mr H didn’t accept the investigator’s findings, the matter was referred for an ombudsman’s 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.

We’ve explained our approach to complaints about packaged accounts on our website and I’ve used that to help me decide this complaint. And having considered everything, I don’t uphold this complaint.

Mr H has complained because Barclays removed the £5 Direct Debit cash reward, that it paid to account holders who had two or more Direct Debits set up on their account. Whereas Barclays says it is entitled to make changes to the benefits included with its Blue Rewards scheme and says it gave Mr H notice of the changes being made.

Looking at the Blue Rewards terms and conditions from June 2024, they said:

“Changes we can make to these terms and conditions

We might revise Blue rewards in the future to make sure that they remain competitive and reflect changes to our costs. To do this, we may need to make changes and when we do, we’ll do so in accordance with the Customer Agreement...”

And under the terms of the Customer Agreement that were in force in June 2024, they say:

“How much notice do we give of changes we need to tell you about in advance?”

We have to give different amounts of notice depending on the type of account or service you have.

• With current accounts (or another account you can use to make day-to-day payments) we'll give you at least two months' notice of changes we need to tell you about in advance."

So based on the above, when making such a change to the Blue Rewards scheme, Barclays was required to give Mr H at least two months' notice of the change, before it came into effect. Barclays has provided evidence the notice of change was sent to Mr H specifically, on 25 June 2024 and the change i.e. removal of the benefit, came into effect on 4 September 2024. So given the above, I'm satisfied that Barclays had provided the correct amount of notice to Mr H about the changes that were due to take place on his account.

Turning now to the notification that Barclays sent to Mr H, Mr H has said that the notification didn't give sufficient prominence to the fact that benefits were being removed. He also says that the Blue Rewards scheme should've been given a different name due to the changes in the benefits being made.

To consider Mr H's points, I've reviewed the notification that was sent to him (and that he acknowledges he received).

The notification is headed "*Barclays Blue Rewards is having a makeover*" and goes on to say:

"Hello [Mr H]

We're changing the way you get rewarded with Blue Rewards.

Over the last couple of years, we've been changing the features available with your membership and introducing new ones, like access to high-interest savings accounts and cashback when you shop — all for the same £5 a month.

We've now introduced subscriptions to Apple TV+ and MLS Season Pass — they're available for you to activate in your app straight away.

*From **4 September 2024**, we're removing the £5 monthly loyalty reward you get for having two or more Direct Debits, along with all other product cash rewards. There are some more changes too — here's a summary of everything you need to know.*

Summary of key changes..."

Mr H says that by sending the above email, Barclays was acting in a 'completely dishonest and non-transparent' way. But I disagree. I think the heading of the notification made it reasonably clear that Barclays was making changes to the Blue Rewards scheme. And I think it was made clear i.e. without having to read too much or wade through any fine print, that the £5 Direct Debit cash reward was being removed from 4 September 2024. Overall, I think the changes that were being made to the Blue Rewards account were laid out in an easy-to-read format i.e. by providing a bullet pointed summary of the changes taking place.

So based on the above, I'm satisfied that it was made reasonably clear about the changes that were taking place. As such, whilst I recognise that Mr H missed the paragraph about the

£5 Direct Debit reward being removed - because he'd only read up to the paragraph beforehand - I don't think it would be fair to say that Barclays should therefore be held responsible for that.

Mr H has also said that, because Barclays had removed the core benefit of the Blue Rewards scheme, he says that the account name should have been changed. However, it is up to Barclays to decide what it calls its products. It is beyond the remit of this service to dictate to financial businesses what names it should give its financial products or to change the name of its products.

Ultimately, Barclays was required to inform Mr H of the changes that were being made and when they'd come into effect, to ensure that Mr H could make an informed decision about whether to keep the Blue Rewards package or not. And I'm satisfied that it did that - within the timescales set out in Barclays' own terms and conditions. Therefore, I don't think that Barclays has done anything wrong because it kept the name of the Blue Rewards scheme after it had made changes to the benefits it provided.

Finally, Mr H has explained that Barclays said it would monitor if Mr H was making use of the Blue Rewards Scheme benefits and if it detected that he wasn't making much use of those benefits, it would contact him. Mr H says that Barclays should've contacted him when he was no longer receiving the benefit of the £5 Direct Debit cash reward.

Barclays has said that Mr H had three Blue Rewards Saver accounts and also a Rainy Day account. So as far as Barclays was concerned Mr H was still making use of some of the Blue Rewards benefits. Mr H has said that the interest rate on those accounts wasn't very high and he has since received a better interest rate elsewhere. But whilst that maybe the case, Mr H was still making use of savings accounts that were provided as benefits to Blue Rewards customers. Therefore, if Barclays had checked Mr H's records after 4 September 2024, it would've seen that he had Blue Rewards products which he was using. And so, I don't think it was unreasonable that it didn't reach out to Mr H given that Mr H was still benefiting from some of the benefits it provided.

So based on everything I have seen, I am unable to conclude that Barclays has acted unfairly or unreasonably in this matter.

My final decision

Because of the reasons given above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 24 July 2025.

Thomas White
Ombudsman