

The complaint

Ms O has complained that Barclays Bank UK PLC (“Barclays”) made changes to her Blue Rewards package without informing her, which resulted in her continuing to pay a monthly Blue Rewards fee without gaining any benefit from it.

What happened

Ms O had a fee-paying Blue Rewards package on her account. One of the benefits of this was that, in return for having at least two Direct Debits set up on the account, the account holder would receive £5 cash back each month.

However, Barclays took the decision to remove this feature from the Blue Rewards package.

In April 2025, Ms O noticed that she was no longer receiving the cash back on her account. Ms O complained, but Barclays didn’t uphold her complaint.

After Ms O referred her complaint to this service, one of our investigators assessed the complaint and they didn’t uphold the complaint.

As Ms O 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.

I appreciate that Ms O was benefiting from the £5 cash back feature of the Blue Rewards package and she is unhappy that Barclays removed this benefit of the package.

Barclays is able to make changes to the Blue Rewards package – whether that be to add or remove benefits or to change the cost of the package. However, when doing so it is required to clearly explain to affected account holders what changes are taking place. It is also required to provide reasonable notice to affected account holders, so as to give them time to consider their options and to decide whether the Blue Rewards package would continue to be suitable for their circumstances.

So, in deciding this complaint, I have considered whether Barclays clearly explained the changes to Ms O and secondly, whether it gave her reasonable notice to consider her options. And having reviewed the evidence provided, I’m satisfied it did both.

Barclays has provided a copy of a letter that it sent to Ms O in June 2024. In this letter, it explained that changes were being made to the Blue Reward package, and said:

“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.”

Ms O says this notification does not make it clear that the £5 cash back she receives each month was being removed. But I disagree. I think it does make it reasonably clear that the £5

monthly cash back she receives as a benefit of the Blue Rewards package was being removed. It is made clear that it is being removed on 4 September 2024.

Ms O has explained that she has dyslexia and says that she finds it hard to read documents sent to her. So I have considered what she has told us about her circumstances alongside the evidence that Barclays has provided, to determine whether Barclays treated Ms O fairly. But, even when taking into account what Ms O has told us about her circumstances, I still think that Barclays took reasonable steps to notify Ms O of the above changes.

On 25 June 2024, Barclays sent a text message to Ms O saying it was making changes to the Blue Rewards package and said that if Ms O would like to discuss the changes being made, Barclays asked Ms O to respond with 'Yes' and it would arrange for someone to call her.

Barclays then sent a text message to Ms O on 12 July 2024, again explaining that it was making changes to the Blue Rewards package. It said that Ms O should review the letter it had sent her in June 2024 to understand what was changing.

Barclays then sent another text message on 15 October 2024 which said it had recently let Ms O know that it was making changes to the Blue Rewards package and that it would be removing the Blue Rewards Wallets - which is where I understand the Blue Rewards cash back is paid into. It explained that it would pay any money in Ms O's wallet into her linked account by 25 November 2024. Again, Barclays said that if Ms O had any questions, that she can reply with 'Yes' and Barclays would call her to explain the changes taking place.

So given the above, I think that Barclays took reasonable steps to notify Ms O of the changes taking place on the Blue Rewards package and offered her additional support if she wasn't sure about the contents of the letters and text messages being sent to her.

Finally, I note that Ms O is unhappy with how the branch staff dealt with her. In summary, she says that the staff didn't know much about what had happened. Ms O says that she was told she couldn't get a refund as she'd already received the service in that time, and was told she'd need to contact this service if she remained unhappy about what had happened.

However, given that that Ms O went to branch as she wanted a refund of the Blue Rewards fees that she'd paid since the cashback had been removed, then this would require her to go through the complaints process, as she ultimately did.

Ms O says that, prior to going to branch, she'd spoken to a man via Barclays' app who said that she'd needed to cancel the Blue Rewards package as soon as possible, if she didn't want it anymore. So again, it seems that Ms O was given correct information, in that if she no longer wanted the Blue Rewards package, then she'd need to cancel it. Which I understand she could do herself via the app.

So given the above, I think that Barclays has taken reasonable steps, not only in informing Ms O of the changes being made to the Blue Rewards package, but also in offering support if there was any aspect of the changes it was making to the Blue Rewards package that she didn't understand.

Therefore, as I can't see that Barclays has done anything wrong here, or acted unfairly or unreasonably, then I can't reasonably say that it should refund the Blue Rewards package fees Ms O has paid since the cash back feature of the package was removed.

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 Ms O to accept or reject my decision before 28 October 2025.

Thomas White
Ombudsman