

## **The complaint**

Mr F has complained that Barclays Bank UK PLC (“Barclays”) mis-sold him a fee-paying Travel Plus Pack.

Mr F went to use a restaurant voucher that is a benefit included with the DragonPass airport lounge service included with the Pack, but it didn’t work as he expected it to.

## **What happened**

Mr F took out a Travel Plus Pack with Barclays. Included with the Pack is a DragonPass airport lounge feature, which amongst other things, allows the account holder to swap an airport lounge pass for a £15 restaurant voucher.

However, when Mr F went to pay the bill in an airport restaurant, only one voucher was issued, and another voucher could not be accessed for a further 5 hours.

Unhappy with this, Mr F complained to Barclays, saying that the Pack had been mis-sold. Barclays responded to Mr F’s complaint and didn’t uphold the complaint.

After Mr F referred his complaint to this service, one of our investigators assessed the complaint and they were unable to conclude that the Travel Plus Pack was mis-sold.

As Mr F didn’t accept the investigator’s assessment, 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 mis-sold packaged bank accounts on our website and I’ve used that to help me decide this complaint. And having considered everything that has been provided, I don’t uphold this complaint.

Mr F has complained that Barclays mis-sold him travel insurance. However, having reviewed Barclays’ Travel Plus Pack, I can see that the airport lounge feature and the travel insurance policy are different products, supplied by different providers. Also, the airport lounge feature is not an insurance product, so it is not subject to the same rules as the travel insurance is. Given all of this, from the outset, I wouldn’t be able to conclude that the travel insurance was mis-sold, as the product that Mr H has complained about is not a travel insurance policy.

That being said, the airport lounge access was sold as a benefit included with the Travel Plus Pack package. So, at the least, I would still expect Barclays to provide Mr F with information about the Lounge Pass during the sale of the Pack, so that he could review the terms and conditions to understand whether it was something he could make use of.

Barclays has explained that Mr F applied for the Pack digitally. And I can see that Barclays provide a summary of what is included and how it works, alongside FAQs about the airport lounge service, under the Travel Pass Pack section of its website. Barclays also include a set of terms and conditions which provide more detail about how the airport lounge pass service operates. In relation to the airport lounge access, the terms and conditions say:

**“7 Restaurant Vouchers**

*7.1 Members can download restaurant vouchers via the App or the Website. These vouchers will use up 1 Pass (Free or Additional) per redemption and can be redeemed against food and beverages in participating airport restaurants...*

*7.3 Each restaurant voucher will deduct one of Your Passes from Your annual membership allowance once redeemed.*

*7.4 Restaurant vouchers can only be used by a member and are non-transferable and non-refundable. Only one voucher can be used per transaction/bill. For example, if you have a joint account or are travelling with another member on the scheme, then both members can redeem a voucher....*

*7.5 Restaurant vouchers have a usage limit to one voucher every 5 hours regardless of the restaurant type.”*

So based on the above, it does appear that Barclays had provided Mr F with a summary of how the airport lounge pass service works, as well as terms and conditions, which included information on how the restaurant voucher scheme worked. So, I can't reasonably say that Barclays acted unfairly or unreasonably in terms of selling the Pack to Mr F.

It's clear that Mr F's dissatisfaction comes from his understanding that one restaurant voucher could be swapped for one of his available airport lounge pass. But, unlike the airport lounge passes - which can be used for Mr F and people Mr F was travelling with - only a 'member' of the airport lounge benefit could use a restaurant voucher. So that meant that only Mr F could redeem a voucher (in lieu of one of his allocated airport lounge passes), but not his family members who were with him at the time. And he was limited to generating one restaurant voucher every five hours, so he wasn't able to generate any more vouchers in the time that he was in the restaurant.

However, although Barclays was responsible for selling the Travel Plus Pack to Mr F, it is not responsible for providing the underlying service included with the airport lounge pass benefit. Nor is it responsible for applying the terms and conditions of the airport lounge feature when the Pack holder uses the benefit. This is reflected on the Travel Plus Pack section of Barclays's website where it says:

*“The Barclays Bank UK PLC is not responsible for the operation and running of the airport lounge access scheme or the airport lounges within the scheme.”*

This is also made clear under the “*Who administers my DragonPass Premier+ membership?*”, where it gives the details of the company that provides the airport lounge benefit.

So in summary, whilst I can see why Mr F was frustrated with how the restaurant voucher scheme operated, I can't hold Barclays responsible for the service that Mr F received from the third-party product provider, or if he felt that the terms and conditions were unfair. I can only consider whether Barclays acted unfairly or unreasonably in terms of selling the Travel Plus Pack to Mr F. And for the above reasons, I am unable to say that it did.

Because of this, I don't think it's fair to say that Barclays should refund Mr F the Travel Plus Pack fees - especially when the restaurant voucher scheme only forms a part of the airport lounge service, which in itself, is one out of a number of benefits included with the Pack.

### **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 F to accept or reject my decision before 6 February 2026.

Thomas White

**Ombudsman**