

The complaint

Mr L is unhappy Sainsbury's Bank Plc hasn't honoured a promotional offer when he took out a Pet Insurance policy.

What happened

In November 2024 Mr L said he saw an advert which explained he could receive loyalty card points and a pet hamper if he took out pet insurance. Mr L is unhappy that he didn't receive these and complained to Sainsbury's Bank, he said the promotional offer heavily influenced his decision to purchase the policy.

Sainsbury's Bank considered the complaint but explained to Mr L that to receive the offer he needed to add a promotional code when making the application. As he did not do so, he could not receive the offer.

Mr L was unhappy with this and brought his complaint to this Service. An investigator looked at the complaint and said he thought the complaint should be upheld. He said the terms and conditions of the offer did not explain what a customer should do if they had forgotten to input the code or how long they had to make Sainsbury's Bank aware of this. So, he thought it should pay Mr L £100 compensation to cover the cost of the hamper, value of the loyalty points and to include an amount to reflect the distress and inconvenience caused to Mr L.

Sainsbury's Bank disagreed and asked for an Ombudsman to review the complaint. It reiterated Mr L did not input the promotional code, and this was asked for on the application he made. It said it was unable to apply this retrospectively as too much time had passed since the application to when Mr L contacted it.

The case has been passed to me to decide.

My Provisional findings

I issued my provisional findings on 27 November 2025, in which I said I didn't intend to uphold the complaint for the following reasons:

"Mr L has said his recollection of the application process was that it was mostly pre-filled and all he had to do add his loyalty card number. However, having seen screen shots of the application process this wasn't the full journey. The advert invited users to obtain a quote for insurance and when applying for the policy the customer was then required to input the loyalty card number and directly underneath that box, it asked for a promotional code.

Mr L did not enter the promotional code and therefore I can't say Sainsbury's Bank has done anything wrong here in not providing the pet hamper or arranging for loyalty points to be credited to his card.

The loyalty points are provided by a separate company so even if I'd found Sainsbury's Bank had done something wrong, I wouldn't have been able to direct Sainsbury's Bank to add these itself.

While Sainsbury's Bank has explained there is an informal agreement between the two businesses to arrange for loyalty point promotions to be honoured should a customer realise, within a reasonable time they had forgotten to input the code – that doesn't apply here. It isn't that Mr L forgot, he didn't realise he needed to input a code at all. And I don't think Sainsbury's Bank needed to provide details of this informal arrangement to Mr L as the Investigator has suggested.

While I appreciate Mr L has said his decision to purchase the policy was influenced by the promotional offer, he didn't complete the application fully to take advantage of this. As such I can't say Sainsbury's Bank has done anything wrong here.

My provisional decision

My provisional decision is that I do not uphold Mr L's complaint against Sainsbury's Bank Plc".

Responses to my Provisional decision

Neither Mr L nor Sainsbury's Bank provided any further information for me to consider by the deadline set.

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 reconsidered everything, I see no reason to depart from the findings I reached in my provisional decision. So, for the same reasons as set out in my provisional findings, I won't be upholding this complaint as I think Sainsbury's Bank has acted fairly and reasonably.

My final decision

My final decision is that I do not uphold Mr L's complaint against Sainsbury's Bank Plc.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr L to accept or reject my decision before 9 January 2026.

Alison Gore
Ombudsman