

The complaint

Mr R complains that Clydesdale Bank Plc trading as Virgin Money haven't sent him a companion voucher when he reached the minimum spend on his credit card account.

What happened

Mr R was required to spend £10,000 on his credit card account in order to receive a 'Flying Club' reward voucher. He says he received a voucher in March 2025 but thought this related to him being upgraded to a gold member; given that he hadn't yet spent £10,000 on his credit card by this point.

In August 2025, Mr R says he met the £10,000 spend for a voucher, but he didn't receive one. Instead, Virgin told him that the voucher he received in March 2025 was being treated as the reward.

Mr R didn't think this was fair. He says he met the threshold for the £10,000 spend, and so he should get the points to reflect this. He said he's lost out through loss of points, and he has had to pay £160 for the benefit of the card.

Virgin Money explained to Mr R that due to a technical error, some vouchers were sent out to customers early and before they had met the spend. It explained that it couldn't provide another reward voucher, as only one is allowed per customer per year; but it did say it would pay Mr R £200.

An Investigator considered Mr R's complaint, but they didn't uphold his concerns. They explained that there had been an error in Virgin Money sending the voucher early; but they didn't think Virgin Money needed to send Mr B an additional voucher. The Investigator felt that the £200 Virgin Money had agreed to pay Mr B was enough to put things right here.

Mr R didn't agree with the Investigator's view; and so, the complaint has been passed to me to decide on the matter.

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 considered all of the available evidence, I don't uphold Mr R's complaint. I appreciate this decision will come as a disappointment to him, as I can see how strongly he feels about what's happened in his case. However, I have explained how I have reached my outcome below.

Before I go on to explain how I have reached my outcome, I think it's important to firstly explain I've read and taken into account all of the information provided by both parties, in reaching my decision. If I've not reflected something that's been said it's not because I didn't see it, it's because I didn't deem it relevant to the crux of the complaint. This isn't intended as a discourtesy to either party, but merely to reflect my informal role in deciding what a fair

and reasonable outcome is. This also means I don't think it's necessary to get an answer, or provide my own answer, to every question or point raised unless I think it's relevant to the crux of the complaint. I say this as I'm aware I've summarised Mr R's complaint in far less detail than he has; and I can see that he has referred to the Financial Conduct Authority's (FCA) handbook, when making his point that Virgin Money should do more. I have seen what he has said, but I haven't commented on much of it, for the reasons I've explained.

I think all parties appear to accept that Mr R was provided with a voucher early; before he'd met the spend that would entitle him to receive the voucher. Virgin Money has said that this was a mistake that affected some of its customers.

Where something has gone wrong, it is my role to decide how things should be put right; and attempt to put someone back in the position they would have been had the mistake not occurred.

In this case then, if Virgin Money hadn't made a mistake by sending the voucher early, Mr R would have received the voucher once he'd met the minimum spend in August 2025, instead of March 2025. If things had gone the way they should have; Mr R would have received one voucher in August; not two as he is now claiming he should get. Therefore, I won't be asking Virgin Money to provide Mr R with more points or a voucher for the mistake it made in it sending the voucher early, as I'm not persuaded this has amounted to any financial loss to Mr R.

Mr R has said that Virgin has breached the terms and conditions of the agreement by not providing him with the voucher in August once he'd met the minimum spend. But even if I were to make the finding this was the case, Mr R has already received what he was entitled to under the agreement – which was the voucher. And therefore, I wouldn't ask Virgin Money to do anything more here, because he hasn't lost out on the voucher.

I accept that Mr R has likely received confusing and contradictory information in relation to the voucher he thought he was going to receive in August 2025. For example, I can see he's explained that he was told he would receive a voucher, but didn't, which would understandably be disappointing for him. And I can't see that it was explained to him in March that the voucher had been sent in error, which could have managed his expectations that he wouldn't receive another in August. I have thought about how Virgin Money's lack of proactive communication about the matter is likely to have affected Mr R when considering what fair compensation would look like in this case.

It's seldom straightforward to decide on appropriate levels of compensation for non-financial losses. Not least because the impact on the consumer will be, by its very nature, subjective and difficult to quantify. When deciding on fair compensation, I have taken the overall impact the situation has had on Mr R, together with our published approach to compensation for distress and inconvenience, which can be found on our website. Having done so, I'm satisfied the £200 Virgin Money has already paid to Mr R is more than fair. I say this because I'm satisfied that Mr R hasn't lost out financially by not receiving a voucher, and I think the impact here is more disappointment and inconvenience that he wouldn't be getting more than he was entitled to; not that he didn't get anything at all. Because of this, I don't think Virgin Money needs to do anything more for Mr R.

My final decision

For the reasons set out above, I don't uphold Mr R's complaint.

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

Sophie Wilkinson
Ombudsman