

The complaint

Mr H complains that The Royal Bank of Scotland Plc (RBS) didn't pay out on a cashback claim for his ticket purchases.

What happened

Mr H had an account with RBS. One of the account benefits was that a percentage of cashback could be claimed from certain purchases, provided the purchase was made in one of several specified ways. Mr H purchased some concert tickets but, when attempting to claim the cashback through the site he'd used previously, he found a box on the site had disappeared. Mr H wasn't able to successfully claim cashback for the tickets he'd purchased.

When querying the issue, he was told the terms of the product were that tickets needed to be booked through a dedicated booking service. As he hadn't done so, he was ineligible to receive cashback from the purchase. It was noted that while Mr H had previously received cashback through the same method as his recent unsuccessful attempt, this might have been due to human error in accepting the claim.

Mr H complained to RBS and the third-party company which operated the system, but wasn't satisfied with the responses. He therefore brought the complaint to our service. Our Investigator looked into Mr H's unhappiness with RBS, but didn't uphold the complaint. She said RBS wasn't responsible for the terms of the booking service or the handling of cashback claims, but that it was responsible for providing enough information about the benefit during the sale of the account. She noted RBS had passed Mr H's complaint on to the third-party business and said this was reasonable.

Mr H didn't accept the view. He said the method he'd previously used was no longer available and this meant the method to claim cashback had changed. He said he should have been informed about the change before any decision was made to reject his cashback claim.

As no agreement could be reached, the case was passed to me to decide.

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 done so, I won't be upholding this complaint. I realise this will be disappointing news for Mr H, so I've set out my reasoning below.

I should point out that my role here is to think about the individual circumstances of this complaint. If I think RBS did something wrong which caused Mr H to lose out, I can then think about what – if anything – RBS should do to set matters right. In doing so, I must consider what RBS was responsible for and, given it isn't responsible for processing claims, or the terms of the claim-handling business's website or processes, I'm unable to find it did anything wrong in this regard.

RBS has confirmed there have been no changes to the way in which a customer claims cashback, and I've seen no evidence to the contrary. While Mr H notes the absence of a box he'd previously used on the claim website, it remains that claims aren't generally meant to be accepted in the format he has been submitting them. It follows, then, that Mr H has likely benefitted from receiving cashback on previous, ineligible, claims.

I acknowledge Mr H's concerns about the removal of a box on the claim website, but based on what I've said above, I'm not persuaded this constitutes a significant change to the terms of the product. As a result, I wouldn't have expected RBS to have sent Mr H information in this regard.

While I can't hold RBS responsible for the processing of cashback claims, I've thought about whether it directed Mr H to the entity that *is* responsible – and I'm satisfied it did. I've seen evidence that RBS forwarded Mr H's complaint to the third-party business for consideration, and so RBS has done as I'd have expected to help facilitate a resolution for Mr H with the relevant business.

So while I realise this will be disappointing for Mr H, I'm not persuaded RBS has acted unfairly in relation to the matters it is responsible for, covered in this decision.

My final decision

My final decision is I do not 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 19 March 2026.

James Akehurst
Ombudsman