

The complaint

Mr M complains that Clydesdale Bank Plc, trading as Virgin Money, unfairly denied him a promotional credit card welcome offer.

What happened

Mr M opened a credit card with Virgin Money on 30 August 2025. He says he did so because he'd seen an advert for an enhanced welcome offer, whereby Virgin Money was offering extra reward points. But once his credit card had been opened, Mr M didn't receive the reward points he was expecting. So, he complained.

Virgin Money said Mr M had applied for his credit card outside of the promotional period. It said the promotion ran from 1 September 2025, and it hadn't begun to advertise the promotion when Mr M had applied; essentially, Mr M had applied for the credit card too early to benefit from the promotion. So, Virgin Money wouldn't apply the extra reward points to Mr M's credit card because he wasn't eligible.

Mr M contacted our Service. An Investigator here reviewed what had happened; having done so, they didn't think Mr M's complaint should be upheld. In short, the Investigator said:

- There wasn't any evidence to show Virgin Money's promotion had been advertised prior to 1 September 2025. Rather, everything pointed to it being advertised and running from that date.
- It's entirely understandable that Mr M would only apply for the credit card to benefit from the promotion; that said, without direct evidence showing it was being advertised prior to 1 September 2025, there weren't grounds to find that Mr M had unfairly lost out or that he should be paid the enhanced reward points.
- Overall, it couldn't be determined that Virgin Money had unfairly treated Mr M.

Mr M disagreed. His view was that our Investigator had applied an evidential test which was too narrow in scope. Mr M's position was that the promotion had likely been advertised by third parties, such as comparison websites, or by affiliate marketing campaigns, for example. Mr M said such adverts commonly precede "official" launch dates. Moreover, Mr M said that even if Virgin Money's promotion had started on 1 September 2025, there was nothing warning customers applying *before* that date about it or its eligibility criteria.

Our Investigator reconsidered in light of Mr M's comments, but they didn't change their mind. Broadly, they set out that Virgin Money very likely wouldn't set out eligibility for something which didn't yet exist and, overall, there simply wasn't the evidence to support Mr M's position. Mr M asked for an Ombudsman's decision.

As no agreement has been reached, the complaint has now been 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, while this'll be disappointing for Mr M, I'm not going to uphold his complaint and there's very little I can add to what our Investigator has already explained. Fundamentally, I'm not persuaded Mr M is eligible to receive the reward points from Virgin Money's promotion, and nothing in the available evidence shows the promotion was advertised prior to 1 September 2025.

I don't doubt Mr M's testimony is indeed his legitimate recollection; and it's entirely plausible that he'd apply for the credit card to benefit from the reward points provided by the promotion. That said, it wouldn't be reasonable of me to require Virgin Money to allow Mr M to benefit from a promotional offer which – all tangible evidence suggests – wasn't running when he applied for the credit card and, consequently, he isn't eligible for.

It is unfortunate that Mr M seems to have missed out by such a small window of time; but for the reasons I've explained, I can't fairly conclude that Virgin Money is taking an unreasonable stance here. Virgin Money has consistently stated and evidenced that the promotion started on 1 September 2025. Mr M, on the other hand, hasn't provided anything which persuades me otherwise. So, ultimately, I don't think Virgin Money has acted in an inherently unfair manner here, and I don't require it to take any further action.

My final decision

My final decision is that I don't uphold Mr M's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 22 May 2026.

Simon Louth
Ombudsman