

The complaint

Mr V complains Barclays Bank UK PLC trading as Barclaycard mis-advised him about a promotional offer on a new credit card.

What happened

In June 2023 Mr V called Barclays to ask about a loan. Instead, it was suggested he apply for a Platinum credit card with Barclaycard because they were doing a promotion, with 23 months interest free borrowing. Mr V duly called Barclaycard, and double checked if he qualified. They told him he did, so transferred his existing Freedom credit card to the Platinum credit card. When the Platinum credit card arrived, there was no mention of the 0% interest rate on purchases. Mr V called Barclaycard, to be told they'd made an error, as the offer was only for new customers. Mr V asked for his Freedom credit card to be reinstated, and he was told that wasn't possible as it'd been discontinued.

Barclaycard accepted they'd made an error, said sorry for this, and paid £100 compensation into his current account. They added they'd now moved him to a new Rewards credit card, which they said had some additional benefits such as the cashback element.

Unhappy with this, Mr V asked us to look into things. As part of our standard practice, one of our Investigators asked Barclaycard for their side of events. They didn't reply, so ultimately, he upheld the case and awarded Mr V £250 in compensation.

Mr V didn't accept this – he'd previously asked for Barclaycard to honour the interest free deal or provide him with compensation of £600 and lower his interest rate.

Barclaycard ultimately replied, and said they accepted our Investigators outcome. They reiterated they'd already paid Mr V £100, so said it was just £150 left to pay.

Our Investigator explained Mr V didn't accept the outcome, so the complaint's ultimately 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.

Barclaycard have been given plenty of opportunity to provide evidence but have seemingly chosen not to do so – which is both unusual and disappointing.

Despite that, I can see Mr V has been in contact multiple times asking for an update, so I'm keen not to delay the outcome for him, unless I think it's necessary.

What I mean by that is – I need to consider whether I should require Barclaycard to provide their evidence, before issuing my decision. But in this case, I don't think that's necessary. The reason I say that is because both Mr V and Barclaycard are in total agreement about what went wrong. Mr V called Barclays to take out a loan, it was suggested he take out a

Platinum credit card instead with Barclaycard because of the 23 months 0% interest – but that didn't happen.

So, the only issue left for me to decide is whether the compensation of £250 in total (taking into account the £100 Barclaycard have already paid) is fair.

And, having considered things, I think it is. There is no doubt Mr V has been inconvenienced by this, but our service doesn't look to make incorrect information true. So, I wouldn't expect Barclaycard to give Mr V 23 months' worth of 0% interest on purchases when he was never eligible for it. Instead, I'd look at the disappointment he's experienced as a result of the incorrect information. While that's never an exact science, I think £250 in total is fair – so I'll require Barclaycard to pay a further £150 compensation.

My final decision

I uphold this complaint and require Barclays Bank UK PLC trading as Barclaycard to pay Mr V a total compensation amount of £250. This means they need to pay him a further £150.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr V to accept or reject my decision before 1 March 2024.

Jon Pearce
Ombudsman