

The complaint

Mr S complains that Barclays Bank UK PLC (“Barclays”) misadvised him that he was eligible for a £175 account switch incentive offer and that following switching accounts there was a delay in the transfer of his funds into his Barclays account leaving him without funds.

What happened

In November 2023 Mr S says he visited a branch of Barclays to enquire about the switching service and the reward Barclays had on offer for £175. Mr S says he was advised that he was eligible for the switch and that he needed to apply through the Barclays App. Mr S says he was told that the switch would take seven days and the £175 would be credited in 30 days.

Mr S applied to switch his account via Barclays App on 27 November but because Mr S didn’t meet the criteria for a full facilities current account, a basic bank account was opened for him instead and a welcome letter sent to confirm the same.

The switch completed on 5 December but when Mr S attempted to use his Barclays card at around 7.30am the transaction was declined as his funds hadn’t yet been received from his previous account provider. The funds were received into Mr S’s Barclays account at around 9.48am.

Mr S then didn’t receive the switch incentive as a basic account was opened for him rather than a full facilities current account and so Mr S didn’t meet the eligibility criteria to receive the switch bonus.

Mr S requested a DSAR on 6 December from Barclays and this was followed up by a Barclays complaint handler on 19 December.

Mr S complained to Barclays about all of this. Barclays didn’t uphold Mr S’s complaint as it says there was no error in not paying the switch bonus as Mr S wasn’t eligible for the account type he needed to meet the criteria for the switch incentive promotion. Furthermore, the confirmation letter regarding the switch it sent explained that the balance transfer of the account the subject of the switch would take place on the day of the switch between 6am and 19.30pm and so again there was no error on its part.

Mr S was dissatisfied with this and so brought his complaint to this service.

One of our investigators looked into Mr S's concerns but thought the terms and conditions of the account switch incentive on Barclays website show Mr S's account wasn't eligible for the switch incentive and there wasn't enough evidence to show that Barclays had mis-advised Mr S about his eligibility for the account he needed to open to receive the switch incentive.

Furthermore, they didn't think there was any evidence of an error on Barclays part regarding the transfer of funds from Mr S's previous bank or that he couldn't access his money from his previous account and that that was a complaint point he'd would need to raise with the other bank.

Mr S disagreed, he says he's been ignored by Barclays and wants to be compensated £350 and so the complaint has been progressed for an ombudsman's decision.

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.

Mr S has raised several complaints against Barclays with this service but this decision focuses on the switch incentive Mr S says he missed out on. Any further complaint points will need to be raised separately with Barclays first, giving it a chance to respond before this service can look at these complaint points.

I hope that Mr S won't take it as a discourtesy that I've condensed his complaint in the way that I have. Ours is an informal dispute resolution service, and I've concentrated on what I consider to be the crux of the complaint. Our rules allow me to do that.

My role is to look at the problems Mr S has experienced and see if Barclays has done anything wrong or treated him unfairly. If it has, I would seek – if possible - to put Mr S in the position he would've been in if this hadn't happened - in this case direct Barclays to pay him the £175 incentive bonus for switching his account and if appropriate fairly compensate Mr S for any distress and inconvenience suffered as a result of Barclays actions.

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint. And, where there's a dispute about what happened, I've based my decision on what I think's more likely to have happened in light of the evidence.

Mr S's says Barclays misadvised him about being eligible for the switch incentive when he visited a branch to enquire about it.

As Mr S wasn't yet a customer of Barclays it's not possible to determine what was discussed during Mr S's visit to one of its branches as he had no relationship at this point with Barclays and so no notes could be recorded about any conversation had. And because Mr S wasn't a customer of Barclays, I think it is likely that the account switch incentive offer was discussed in general terms where the eligibility criteria were explained and how a customer could apply, rather than Mr S being given a personal guarantee that he'd meet the criteria for the full facilities current account he needed to open to be eligible to receive the switch incentive on offer.

The terms and conditions of the switch incentive offer of £175 was available on Barclays website and state that to be eligible for the offer the customer must use the Barclays app to apply for and open either a sole Barclays Bank Account and join Blue Rewards, or a sole Premier Current Account.

Unfortunately, Mr S didn't meet the criteria for an account with Barclays that allows him to join Blue Rewards or for a Premier Current Account and so a basic bank account was opened for him instead and as a result Mr S didn't meet all the criteria needed to qualify for the switch incentive bonus.

I accept that this is disappointing for Mr S, but I can't say that Barclays has had an error here as who Barclays wishes to provide different banking services to and what promotions it has available is ultimately a commercial decision and not something I can get involved with. And as Barclays did provide Mr S with a basic bank account, I don't think it treated him unfairly.

Furthermore, I'm in agreement with our investigator that there is no evidence of an error on Barclays part regarding the transfer of Mr S's funds from his previous account. Barclays letter explained the transfer was expected to complete between 6am and 19.30pm and did so at 9.48am.

I appreciate that Mr S has told us his debit card wouldn't work for his old account and so he was without funds, but again this is not an error on Barclays behalf but rather something he needs to take up with his old bank account provider.

So overall and having considered everything I don't think Barclays has done anything wrong in not paying Mr S the incentive bonus for switching his account or made an error with the account transfer.

Finally, my understanding is Mr S has now managed to switch out his account with Barclays and his DSAR has been fulfilled so these aspects of Mr S's complaint I consider have also been resolved.

My final decision

For the reasons I've explained, I do not uphold Mr S's complaint against Barclays Bank UK PLC.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 11 September 2024.

Caroline Davies
Ombudsman