

## **The complaint**

Mr M complains Barclays Bank UK PLC trading as Barclaycard didn't pay him 25,000 Avios points due for his credit card usage.

## **What happened**

Mr M applied for a Barclaycard Avios Plus credit card in June 2022. Mr M was given a relatively low credit limit but began spending consistently on the card.

The Avios Plus card had an opening offer of 25,000 Avios points if Mr M spent £3,000 on the credit card in the first three months.

Mr M seemed well on course to spend this, and asked Barclaycard if it would increase his credit limit. Barclaycard asked for some proof of income, and when the required proof wasn't sent in Barclaycard closed Mr M's card.

This closure was part of another complaint considered by this service. Barclaycard accepted it could have done things differently and given Mr M more time to send in the required proof.

But the issue of lost Avios wasn't considered as part of this earlier complaint.

Mr M applied for a second Barclaycard Avios Plus credit card in March 2023.

When Mr M didn't get 25,000 points, despite spending the required amount, he complained to Barclaycard. Barclaycard said Mr M didn't get the points because he'd held a previous Avios card, but agreed he'd been given some conflicting information and paid Mr M £100.

Unhappy with this response, Mr M brought his complaint to this service. An investigator looked into things and initially agreed with Barclaycard. The investigator said there'd been no active offers running for either of Mr M's credit card applications.

Mr M disagreed, sent in some further information and the investigator took a second look. The investigator changed their mind and thought Mr M should have qualified for the 25,000 Avios points, so they asked Barclaycard to pay this.

Barclaycard disagreed and said Mr M would never have qualified for 50,000 points as there was no offer running at the point of either of his applications.

Barclaycard asked for an ombudsman to decide things.

## **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.

I've been in further contact with Barclaycard in an effort to resolve things, but received

confusing and contradictory responses. Barclaycard's most recent response was Mr M had already been paid the 25,000 points and he never qualified for any offers.

Barclaycard has also repeatedly mentioned Mr M would never have qualified for 50,000 points. But this has never been Mr M's complaint.

Mr M opened a Barclays Premier bank account, and this account comes with a welcome bonus of 25,000 Avios points. Then, as anniversary rewards, Mr M can either get 7,000 Avios points or get a free cabin upgrade.

I mention Mr M's bank application because Barclaycard says it's already paid Mr M 25,000 Avios points in relation to his credit card. I don't think it has.

What Barclaycard sent as proof is Mr M's Avios profile. Barclaycard says the 25,000 Avios points awarded on 12 October 2022 are related to Mr M's credit card application.

But these points are showing under a section headed 'Barclays Avios', not the other section headed 'Barclaycard Avios'. And within the same section Mr M has received a cabin upgrade on 11 June 2023 and 7,000 points on 11 June 2024.

I think all these Avios rewards are related to Mr M's Barclays' bank account usage, not his Barclaycard credit card.

In the 'Barclaycard Avios' section Mr M's received a cabin upgrade in 2023 and a further 7,000 points in 2024. These rewards are available if someone spends £10,000 on their Avios Plus credit card in 12 months.

But I can't see Barclaycard has given Mr M 25,000 Avios points for his credit card, there's no 25,000 point credit in the 'Barclaycard Avios' section. So, I think Barclaycard is incorrect when it says it's already paid Mr M the 25,000 points for his credit card.

Now I'm satisfied Mr M hasn't already been paid 25,000 points in relation to his credit card, I need to consider whether it's fair he's paid them now.

Mr M applied for a Barclaycard Avios Plus credit card, and the welcome offer is 25,000 Avios points if Mr M spends £3,000 in three months. But Mr M didn't have his first credit card open for three months, it was closed earlier than this.

Barclaycard has accepted this closure was too hasty, so I think Barclaycard should either have paid Mr M 25,000 for his first application, or treated him as a new customer for his second application.

Instead, Barclaycard stopped Mr M spending the required amount on his first application, then said he didn't qualify as a new customer for the second application. The Avios Plus credit card welcome offer is only available to new customers.

This seems unfair. And Barclaycard appears to accept this in its initial submissions to this service. Barclaycard says it could debate whether Mr M is a brand new customer as it closed his account.

But Barclaycard says it makes no difference as there were no offers running at the time of the applications.

And Barclaycard's repeatedly said there were no active offers running at the time of either of Mr M's credit card applications. Barclaycard is often mentioning double point bonuses, but this hasn't been Mr M's complaint. Mr M missed out on a welcome offer.

I've looked at archived Barclaycard Avios Plus credit card websites to check the welcome offer was running at the time Mr M made both applications. It was. Both times.

I can only assume Barclaycard is looking at a different type of credit card, when it says there were no offers running, but I'm satisfied Mr M applied for a Barclaycard Avios Plus credit card with a welcome offer. And this is the case for both Mr M's applications.

Mr M is clearly eager to earn Avios points, he's opened accounts giving him rewards and he's clearly spending the required amount on his credit card to get additional rewards.

So, I'm also satisfied Mr M would have spent £3,000 on his first card, in the first three months, had Barclaycard not closed his credit card. And I'm satisfied Mr M spent £3,000 in the first three months on his second credit card.

Either of what I think would have been fair outcomes here, reward Mr M on his first credit card or treat Mr M as a new customer for the second credit card, should have resulted in Mr M being paid 25,000 Avios points.

It follows I think Barclaycard needs to pay these points to Mr M.

### **My final decision**

My final decision is I uphold this complaint and Barclaycard should pay Mr M 25,000 Avios points.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 13 January 2025.

Chris Russ  
**Ombudsman**