

The complaint

Mrs M says The Royal Bank of Scotland Plc (RBS) has mis-led her into believing her current account provided her with access to its Rewards scheme.

What happened

Mrs M's held an account with RBS for many years. Although the account had different names in that period, for most of the time at least it attracted a monthly fee. She contacted RBS in 2022 regarding the rewards she believed she'd accrued through her use of the account.

When RBS told Mrs M she didn't have an account that gave her access to its Rewards scheme she complained that she'd been mis-led into believing she did. RBS investigated and said that although Mrs M had qualified for rewards from December 2013, its records showed she'd opted out of the scheme when it was revised in December 2015. This, RBS said, explained why Mrs M had received information from RBS indicating she'd accrued at least some rewards.

Unhappy with RBS's response, Mrs M complained to this service. Our investigator looked into the complaint but didn't recommend that it should be upheld. They were satisfied that Mrs M was given the chance to opt into a Reward-based account in 2015 but hadn't done so.

Mrs M didn't accept the investigator's findings. She said her main issue with RBS was that it continued to send her emails about how she could collect rewards. Her rewards balance continued to accrue a small number of rewards, and this led her to believe she had a relevant account.

As the investigator couldn't resolve the complaint informally, it was passed to me to review afresh and reach a 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.

There are some gaps in the information that's still available about the events Mrs M's complained about. I don't find that surprising given the time that's passed. That being said, I've focussed on what's been provided in considering what I believe is more likely than not to have happened.

Having done so, I'm not upholding the complaint. I'll explain why.

I'm satisfied from RBS's submissions that Mrs M has held a fee-paying account with RBS for some time. And that she signed up for a free rewards scheme in 2013 called Cashback Plus. This entitled her to earn cash back when spending with participating retailers.

It seems that the Cashback Plus scheme was wound down in 2015, at which time RBS launched its Reward accounts – the successor to the Cashback Plus scheme. My understanding is that existing Cashback Plus customers, such as Mrs M, were offered the chance to opt into a Reward account in return for a specified monthly fee.

It's possible that Mrs M opted into the Rewards scheme and that her selection wasn't processed for some reason. But I haven't seen any evidence to suggest that Mrs M made such a choice. And, if she had but this hadn't been acted upon, it's reasonable to expect that she would have queried this with RBS sooner. She says she spoke to RBS about this in 2017 but I've seen nothing to show that's the case.

On the other hand, I think it at least equally likely that Mrs M elected to retain her existing account and not take up the offer of a Rewards-based account. Changing accounts would, after all, have cost her more money than she was already paying. And although it could be argued she opted into the Cashback Plus scheme and so would probably also have opted for a Rewards-based account, the former was available to her free of charge whereas the latter wasn't. It's possible Mrs M doesn't recall making that decision now, several years later – and that would be completely understandable.

Mrs M's asked why she'd received communications from RBS indicating she'd accrued rewards if she never held a qualifying account. I'm persuaded by RBS's explanation that Mrs M's Cashback Plus rewards were migrated to its database for the revised Rewards scheme. And that the value might have gone up, as Mrs M says, since apparently there are still some participating retailers that support the previous scheme.

I think that by migrating the rewards Mrs M had earned from the previous Cashback Plus scheme, RBS acted fairly to ensure she wasn't losing out following the introduction of its revised Rewards scheme. That said, I think RBS could have been clearer as to the actions it had taken and its reasons for doing so.

I fully appreciate that Mrs M's disappointed that she didn't have the account she thought she did. But, while I recognise RBS could have explained things to her more explicitly, I don't think it's at fault for Mrs M holding the account she holds. I gather she can still upgrade to a newer Rewards-based account with RBS in return for an additional monthly fee. It's open for her to contact RBS directly if she'd like to explore that option.

My final decision

For the reasons given, I'm not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs M to accept or reject my decision before 1 August 2023.

Nimish Patel
Ombudsman