

The complaint

Mr R complains about how Barclays Bank UK PLC trading as Barclaycard dealt with his promotional offer application.

What happened

Mr R says Barclaycard sent him a Money Transfer offer on 3 October 2022 which was valid until 31 October 2022. He says he made purchases with a view to applying for the offer. But the offer was not approved when he applied on 28 October 2022. Mr R would like the offer reinstated and compensation for what took place.

Barclaycard says its offer terms and conditions make clear that an application may not be approved or may be withdrawn which is what took place here. It says Mr R applied for the offer on 25 October 2022. It also says Mr R has made similar applications in the past that were not approved.

Mr R brought his complaint to us, and our investigator didn't uphold it. The investigator thought Barclaycard acted in line with the offer terms and conditions and was entitled to decide not to approve Mr R's application.

Mr R doesn't accept that view and in summary says Barclaycard led him to believe he had been approved for the offer and says when he applied, he was "logged out" by Barclaycard during the application.

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 I have come to the overall view that I don't uphold this complaint.

I appreciate Mr R says he assumed that Barclaycard had made the promotional Money Transfer offer and that he was eligible for it. But I have looked carefully at the information he received and am satisfied Barclaycard made clear that a customer had to apply for the offer. And that the terms and conditions applied. So, I don't think Barclaycard made any guarantee to Mr R that he had been pre-approved and would be accepted for the offer or that he was guaranteed on application to be eligible.

I have looked at the offer terms and conditions and am satisfied that Barclaycard was entitled to decide to whom it offers the promotional offer and that it's entitled to withdraw any offer. So, I don't think Barclaycard made a mistake or acted unfairly by deciding to reject Mr R's application. And find it acted in line with agreed account terms and conditions.

I have looked at Barclaycard's records and can see it says Mr R has previously applied for similar offers which have been refused in a similar way. So, I would have expected Mr R in those circumstances to have been aware that any offer is subject to application with no guarantee of acceptance.

I appreciate Mr R says he was “logged out” when he applied for the offer. I don’t need to decide what took place during the application process as it’s clear that Mr R’s application was refused which I consider the important issue.

Overall, I find that it’s up to Barclaycard to decide if it approves a customer’s application for a promotional offer when it exercises its commercial judgment. It follows that I can’t fairly order it to approve Mr R’s application or pay him compensation.

My final decision

My final decision is that I don’t uphold this complaint.

Under the rules of the Financial Ombudsman Service, I’m required to ask Mr R to accept or reject my decision before 1 December 2023.

David Singh
Ombudsman