

## The complaint

Mr S complains that Barclays Bank UK PLC hasn't provided him with the correct cashback on his credit card.

## What happened

Mr S opened a cashback credit card account with Barclays in 2007. He says he should receive 1.5% cashback on supermarket spending and 0.5% cashback of his other spending. However, when he looked through his statements, he found he hadn't received this.

Our investigator upheld this complaint. He said having reviewed the account terms and the other information provided it didn't appear that Mr S had received the cashback he should have. He said that Barclays should pay Mr S 1.5% for applicable transactions that took place in the months in question, and 0.5% for other transactions carried out, as noted on Mr S's statements.

Barclays didn't accept our investigator's view and said that further information would be provided. However as this wasn't received, this case has been passed to me an ombudsman to issue a decision.

## My provisional conclusions

I issued a provisional decision on this complaint. My findings are set out below.

*Having looked through the evidence it appears that Mr S has raised concerns about the cashback he received in May 2019, November 2022, January 2023 and February 2023. I have gone through the transactions on these statements, and this suggests that while it wasn't fully detailed on the statements cashback seems to have been paid in each case.*

*However, this appears to be subject to a cap of £15 for both Mr S's general spending (paid at a rate of 0.5%) and his supermarket spending (paid at a rate of 1.5%).*

*We requested further details of any cap that was in place and Barclays said it couldn't determine why a cap had been applied suggesting it was possibly linked to the spend criteria. It said that Mr S could check any missing cashback by submitting a missing cashback form and provided details of where to access this. It said that Mr S's cashback would then be looked at and if the correct amount of cashback hadn't been awarded this would be applied to his account.*

*In this case I think that Mr S has raised reasonable concerns about the cashback he has received, and I do not find that Barclays has provided the service it should have in responding to these concerns. Mr S's statements didn't detail the full cashback provided which resulted in Mr S's concerns that cashback wasn't being paid. And while it appears that a cap has been applied to the cashback payments, Barclays hasn't been able to provide any further details of this. Because of this it is still unclear as to whether or not Mr S has been provided the correct amount of cashback and if so, whether he was made reasonably aware that his cashback would be capped. Because of this I find that Mr S has been caused*

*unnecessary distress and inconvenience and I think that Barclays should pay him £100 compensation because of this.*

*Barclays has provided details of how Mr S can have his specific cashback claims investigated to assess whether the correct amounts have been paid. While this is an additional task for Mr S to undertake, I find that he should do this if he wishes to get further confirmation of the amounts he is due.*

Mr S didn't accept my provisional decision. He said that he had sent statements which showed that no cashback was paid. He didn't think that £100 compensation was sufficient and said his cashback would be more than this.

Barclays provided further evidence of the cashback terms. These included a term saying:

*A maximum of £15 of cashback may be earned for petrol and supermarket purchases each month (statement) and a maximum of £15 of cashback may be earned for all other purchases each month (statement).*

Barclays said that this information would have been provided at account opening as part of the welcome pack.

### **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 is concerned that I haven't considered the statements he provided. I can confirm I looked at these but as I said in my provisional decision while the statements didn't always record the cashback, looking at the account information it does appear that the cashback had been applied.

As part of our initial investigation Barclays didn't provide evidence to support there being a cap on the cashback payments. In response to my provisional decision Barclays provided details of the cashback terms for Mr S's account which said that a maximum of £15 cashback could be earned for each of the supermarket / petrol spending and other purchases. Barclays said that this information would have been provided when Mr S opened his account.

In my provisional decision I said that it was unclear whether Mr S had been provided the correct cashback amount or whether he was made reasonably aware that his cashback would be capped. While Barclays has now confirmed that the cap had been applied correctly, I still find that its service in regard to providing Mr S with the information he needed to understand the situation with his cashback hasn't been as it should have been. I raised this with Barclays.

Barclays said that Mr S's initial complaint was that he hadn't received cashback which it evidenced as not being true and that the issue of the cap was raised later which it had also provided support of. It didn't think it had caused Mr S any inconvenience or delay and so didn't think that compensation should be paid.

I have noted Barclays' comments, but I also note that Mr S's initial complaint was about the correct amount of cashback not being applied to his account. Mr S provided copies of his account statements for specific months where the cashback isn't noted which is why he raised his concern. He called Barclays and then received a letter saying his complaint had been resolved which he didn't agree was the case. He referred his complaint to this service

and after further investigation it was established that cashback did appear to have been paid but subject to a cap. This was raised with Barclays. Barclays initially said it couldn't determine why a cap had been applied. So, while I accept that Barclays has now provided evidence to support a cap being in place, I find that it hasn't provided the service it should have in response to the concerns raised by Mr S about his cashback. This has caused unnecessary delay and upset for Mr S while he has been trying to understand the situation on his account and whether he has received the money he should have.

Based on the above, I find it fair that Mr S is paid £100 for the upset and inconvenience he has been caused while trying to understand the situation with his cashback. I understand that Mr S feels a higher amount should be awarded but, in this case, given the cashback appears to have been applied correctly to Mr S's account the compensation is for the service he has received, and I find this a reasonable amount.

### **Putting things right**

Barclays Bank UK PLC should pay Mr S £100 compensation for the upset and inconvenience he has been caused when dealing with Mr S's concerns about his cashback.

### **My final decision**

My final decision is that I uphold this complaint. Barclays Bank UK PLC should take the action set out above in resolution of this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 17 January 2024.

Jane Archer  
**Ombudsman**