

The complaint

Mr S has complained that Barclays Bank UK PLC, trading as Barclaycard, has provided him with conflicting information regarding his reward points, resulting in him having to sort things out. The £125 compensation it's awarded isn't sufficient.

What happened

Mr S was provided with incorrect information regarding his reward points, leading to him spending considerable time trying to sort it out. One of our investigators looked into what had happened, and he was satisfied that things should have been better, and it was frustrating and inconvenient. But, he thought Barclaycard had been fair in its offer of £125 to put things right.

Mr S feels this isn't fair, so his complaint's been passed to me.

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 agree with the investigator. Things have gone wrong, but I think £125 was a fair sum to pay in recognition of this. There was no ongoing distress and I feel this was a matter of frustration and inconvenience, which £125 reasonably recognises.

My final decision

For the reasons given above, I don't uphold this complaint. The compensation already awarded is sufficient.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 14 February 2024.

Elsbeth Wood
Ombudsman