

## **The complaint**

Ms D complains Tesco Personal Finance plc (Tesco) have asked for financial information, already provided to them, before they will consider the repayment of her credit card account with them.

## **What happened**

Mr J has complained to this service on behalf of Ms D and says Tesco have continually asked Ms D to provide an income and expenditure profile, initially to assess if they would be prepared to close and write off her credit account and latterly to set up a payment plan. Mr J says this is despite the fact this information was provided to them before, along with other information about Ms D's financial affairs and health conditions. Mr J says other banks have simply written off debts based on this information and Tesco have added to Ms D's stress and should consider writing the account off.

Tesco says they have asked for the income and expenditure on a number of occasions and have not agreed they would write off the account, given this has already been considered by this service and they won't revisit this. Tesco says they require an up to date income and expenditure profile to establish a payment plan for Ms D and their records show the last time this was provided was April 2019.

The investigator looked at all the information available but didn't uphold Ms D's complaint. The investigator felt Tesco were entitled to ask for an income and expenditure profile or any supporting information they deemed necessary, for them to decide on the future operation of Ms D's credit card account with them.

Ms D was unhappy with the investigator's view and asked for the matter to be referred to an ombudsman for a final 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.

Having done so, I have come to the same outcome as the investigator and I will explain how I have come to my decision.

I can see it would be disappointing for Ms D to learn that Tesco have taken a different view on her credit card debt, than other creditors she has. It's important to say that this service has previously issued a decision regarding whether Ms D's debt should be written off, so I won't be commenting on this. I do understand this is a difficult and worrying time for Ms D and when considering this complaint, I will look at whether Tesco have acted reasonably in asking her for further information to assess the way forward, regarding her indebtedness with them.

Ms D says Tesco's had originally agreed to consider writing off her credit card debt with them subject to her providing other information including an income and expenditure profile.

Ms D says this information was provided to Tesco, but they repeatedly asked for the same information despite them having this already. Ms D says other lenders have taken a more reasonable approach and have written off debts based on her current employment status and health considerations.

The first thing to say here is from the information I have seen, Tesco have only offered to review Ms D's request to write off her credit card account and haven't given any assurances this would be agreed. I can see since then Tesco have said they are not willing to reconsider this and now require the income and expenditure profile to assess the options available when putting together a payment plan for the outstanding debt. I am satisfied Tesco have done nothing wrong in taking that view, as it's for them to decide whether or not they wish to write off any borrowings and the fact other banks have taken a different view doesn't mean Tesco need to do the same. As I have said before this issue has previously been considered by this service, so there is nothing further for me to add on that.

Ms D says Tesco have sufficient information available for them to decide the way forward on her credit card account. Ms D says this has been provided to Tesco following their request in June 2020, which included a completed income and expenditure profile and other related documents. Like the investigator, I can't see any evidence to support a detailed income and expenditure profile has been completed by Ms D. I can see there are a number of letters from Tesco's requesting this information from June through to December 2020. While one of those letters suggests the last income and expenditure profile was in April 2020, I am satisfied this was a typing error as all other correspondence refers to April 2019.

From the information I have seen the income and expenditure profiles returned to Tesco have been annotated by Ms D or her representative to say: "already provided" or "0" in the box for surplus funds. While Ms D may feel this should be sufficient, Tesco deem it necessary to have a detailed income and expenditure profile before they consider the next steps they should take, and I can't see that information has been provided here.

It's worth me saying, I am satisfied, given the importance of the debt outstanding here to both parties, it's not unreasonable for Tesco to request the most up to date information available, so they can make the most appropriate decision regarding the outstanding debt on Ms D's credit card account. Ms D suggests that other information has previously been provided regarding her other outstanding debts, financial position and related health issues. While that may be true, it's not for me to tell Tesco these details do not need to be provided again or updated given Ms D's credit card account has been on "hold" for a long period and any information initially provided to them may not be the most current available.

It follows, while Ms D may not agree, it isn't for me to tell Tesco what information they must accept and in what format that should be presented to them. I would suggest Ms D contacts Tesco now to get a clear understanding of what documents and information they need and in what format, to help both parties agree the way forward here.

While Ms D will be disappointed with my decision, I won't be asking anymore of Tesco here.

## **My final decision**

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms D to accept or reject my decision before 21 May 2021.

Barry White  
**Ombudsman**