

## **The complaint**

Mr B complains that Sainsbury's Bank Plc has refused to write off his debt and has refused to provide reasons for the decision.

## **What happened**

Mr B says he is unable to pay his debts following health problems. He says he asked Sainsbury's to write off his debt, but it refused and wouldn't provide reasons for that refusal. Mr B says Sainsbury's doesn't have an appeal process and also complains about how it dealt with him on a telephone call in November 2020 when it ended the call.

Sainsbury's says it made a decision not to write off the debt and isn't obliged to provide reasons for that. It says no interest is charged and it will review Mr B's account every six months. It also says its specialist team will make contact every six months and dealt appropriately with the call in November 2020.

Mr B brought his complaint to us and our investigator didn't uphold it. The investigator thought Mr B's medical letter didn't suggest he would be unable to work at any stage and thought Sainsbury's was entitled in those circumstances not to write the debt off. The investigator also thought Sainsbury's had acted fairly by agreeing to make contact every six months to review the position. And dealt fairly with the November 2020 call by ending it when Mr B made certain comments.

Mr B doesn't accept that view and says Sainsbury's actions have contributed towards his health problems.

## **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 B will be disappointed by my decision.

I make clear to Mr B that we are not Sainsbury's regulator and so it's not our role to order it to provide its customers with an appeal process or reasons for rejecting a request to write off a balance. I'm satisfied that such matters are for Sainsbury's to decide upon when exercising its commercial judgement and not something I can fairly interfere in.

I'm satisfied that Mr B owed Sainsbury's money and had the benefit of that money and so I don't think Sainsbury's made a mistake or acted unfairly by asking Mr B to repay that money. I have looked carefully at the letter from Mr B's General Practitioner which amounts to about three lines in which it is said "Mr B ... is finding it difficult to find work". I don't think that letter suggests Mr B will not be able to return to work at any stage and it follows that I think Sainsbury's was entitled to reasonably conclude that it would not write off the debt in those circumstances. I have made clear that I don't think Sainsbury's acted unfairly by refusing to

provide exact reasons for its decision or that it was obliged to have an appeal process in place.

I have listened to the telephone call between the parties in November 2020. Having done so I'm satisfied Sainsbury's dealt appropriately with it and was entitled to end the call when Mr B became frustrated with its decision.

Sainsbury's should treat customers in financial and other difficulties positively and sympathetically. That doesn't mean it should simply write off a debt in those circumstances. I'm satisfied Sainsbury's has tried to help Mr B by asking its specialist team to assist him and by agreeing to reduce any contact to twice a year. I appreciate that wasn't the response Mr B wanted. But that doesn't mean Sainsbury's acted unfairly or that it didn't try to assist Mr B in other ways other than writing off the debt which was incurred by Mr B.

Overall, I'm satisfied Sainsbury's has dealt fairly with this complaint and I can't in those circumstances order Mr B's debt be written off or ask it to do anything further here.

### **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 B to accept or reject my decision before 20 July 2021.

David Singh  
**Ombudsman**