

The complaint

Mr S has complained that Tesco Personal Finance PLC, trading as Tesco Bank, hasn't written off a debt he owes it.

What happened

Mr S has a debt with Tesco. He's explained that his other creditors have all written off his debts, but only Tesco hasn't. He feels that Tesco hasn't given proper consideration to his medical evidence. He's also explained that Tesco said it wouldn't press him for further financial information, but is now requiring him to complete an income and expenditure (I&E) form.

One of our investigators looked into what had happened, but he didn't think it should be upheld. In summary, he thought it was reasonable for Tesco to ask for more medical information, and information about I&E, so it could decide what to do. And he didn't think Tesco's agreement about asking for financial information, which was in 2012, was relevant to the current situation.

As Mr S disagreed, 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.

First, I'd like to extend my sympathy to Mr W, for the events he's been through over the past years. Like our investigator, I was deeply saddened to read of everything that's happened.

I turn now to the complaint. I'm afraid that, despite my sympathy for Mr W, I'm not going to uphold it. I'll explain why. I must also explain that although I've considered everything that's been submitted, I refer in my decision to what I feel goes to the heart of the complaint, in order to reach a fair outcome.

I've looked first at the letter from 2012. This states that Tesco would normally require a completed I&E form before agreeing a repayment plan, but given Mr W's medical issues, it wouldn't request this as long as the repayments were maintained. But I think it's reasonable now that it wants Mr W's I&E details, as he'd like it to write off the debt. I think it's fair that Tesco be able to assess Mr W's financial situation.

I've also considered the medical information Tesco's asked for. I don't think Tesco's casting any doubt on what's already been provided. But it wants further detail, as set out in its correspondence to Mr W. I don't think its request is unreasonable.

Mr W has also mentioned changing his payment dates. I understand that he's now done this, by amending his standing order, so I won't comment further on this.

I'm also aware that Mr W is concerned that Tesco said it tried to contact him, but it didn't. I'd like to reassure him that Tesco's contact notes show it did try to contact him on the

telephone number it had on file, but the call couldn't be connected.

For these reasons, I don't think Tesco has behaved unfairly. I would urge Mr W to show his GP the correspondence from Tesco setting out the medical information it wants. I'd also urge him to complete an I&E form. Once he's submitted this information, and Tesco has a full picture of his situation, Tesco can assess it to decide on next steps.

My final decision

For the reasons given above, it's my final decision not to uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 21 March 2024.

Elspeth Wood
Ombudsman