

The complaint

Mr L complains that Tesco Personal Finance PLC trading as Tesco Bank won't accept there was an issue when he was unable to make a payment using its online and app services. Although we have asked Mr L what redress he is seeking he hasn't responded.

What happened

The details of this complaint are well known to both parties so I won't repeat them again here. Instead, I will focus on giving the reasons for my 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 reached the following conclusions:-

- I appreciate Mr L's frustration in not being able to make a payment he wanted to make. He has told us that in not being able to do so a friend withdrew an offer of financial support leaving him in financial difficulties. Whilst I have no reason to dispute what Mr L has told us I note he hasn't evidenced this.
- Tesco Bank told us it had no issues reported with its app or online service on the day in question and has no record of declined payment attempts. Mr L doesn't accept this or the suggestion that the issue was at his end. He feels Tesco Bank lied to him, but I have no evidence to support this.
- I note Mr L offered to send us a video showing he couldn't make the transaction. I considered this but decided it wasn't necessary. I think it's difficult to always know if it's the business or consumer's system or connection that is having problems. I am not sure that a video would confirm where the fault was. But even if it did show conclusively an issue with Tesco Bank's system such issues can arise from time to time and Tesco Bank wouldn't necessarily be aware of these unless there was a systems wide failure or significant feedback from customers.
- What I think is important is that Tesco Bank has other systems in place to make payments such as telephone banking. I appreciate Mr L says it wasn't convenient to use other methods and that the online and app services should have been available to him. I agree that ideally he should be able to use the service he wants when he wants but in reality issues can arise and I think Tesco Bank has reasonable alternative options in such situations.
- I have no evidence Mr L has been disadvantaged by not being able to make the payment he wanted to make. As I understand it he wanted to make a payment to pay off the balance on his credit card prior to a 0% interest rate offer expiring. From Tesco Bank's information it seems Mr L was subsequently able to do this.

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 L to accept or reject my decision before 6 May 2024.

Bridget Makins
Ombudsman