

## **The complaint**

Mr J complains that Tesco Personal Finance PLC, trading as Tesco Bank, failed to correct his Date of Birth details which meant he was unable to make a payment and fell into arrears.

## **What happened**

Mr J had a credit card with Tesco Bank. He contacted the bank to discuss whether he could change the payment date from the middle of the month to the first of each month. After this had changed Mr J's direct debit was cancelled so he called Tesco Bank to make a payment with a card but was unable to because his Date Of Birth (DOB) on record was incorrect. Mr J said he was confused by this. He said Tesco Bank then asked him for a lot of information which he was unhappy giving.

Mr J said the outstanding amount was sent to a debt collection agency which also wasn't willing to accept payment because the DOB was incorrect. Mr J said a default was registered against him. He said when he called the Bank again it had amended the error. He raised a complaint.

In its final response Tesco Bank said Mr J's DOB was entered at application stage by Mr J himself. It said the account defaulted and terminated correctly as the correct information had been given to Mr J to manage his account, but no further payments were being made. Mr J wasn't satisfied with this response and brought his complaint to this service.

Our investigator concluded that the Bank hadn't acted unfairly or unreasonably. Mr J disagreed and asked for a decision from an ombudsman.

## **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 realise this will come as a disappointment to Mr J but having done so I agree with the conclusions reached by the investigator for the reasons I've outlined below.

In its final response letter Tesco Bank said that having reviewed the application it confirmed the DOB it had on record is the one Mr J input when completing the application. It said there had been no manual interference at any point throughout the account tenure where anyone had changed the DOB. I've seen a copy of the application data Mr J provided when he first applied for the credit card and I can see that the "day" recorded for Mr J's DOB is different to the actual day of his DOB and the one given to this service. The month and year are correct on all records. I understand that Mr J has said there's no way he input the wrong DOB. But having seen a copy of the application data I'm persuaded the wrong DOB was inputted by Mr J.

I do understand Mr J's frustration that this caused problems when he went to make a payment and I can see he had the intention to pay. But Tesco Bank is entitled to rely on the accuracy of information given at application stage when it carries out its security checks with

customers when they call in. So I don't think Tesco Bank has acted unfairly.

I've seen a copy of various letters sent to Mr J concerning the arrears on his credit card account. At various stages they make him aware of the arrears and demanded payment. The letters also outline that non-payment could lead to a default. I'm persuaded that at any point between August and October Mr J could have resolved the issue with his DOB by providing the information Tesco Bank requested. Given that Mr J had provided the incorrect date on his application form I don't think it was unreasonable for Tesco Bank to request identification e.g. birth certificate to confirm Mr J's actual DOB. And irrespective of the reason why the DOB was incorrect Tesco Bank did give Mr J the opportunity to change it by providing further information which he declined to do. So again I don't think Tesco Bank has acted unfairly or unreasonably.

It's possible, though I can't say for certain, that had the direct debit not been cancelled payments would have gone through as normal. Mr J told this service he had taken a copy of the investigator's view to his paying bank. He said the bank told him there hadn't been a problem at their end with the direct debit and everything was working fine until Mr J changed his payment date with Tesco Bank. I asked Mr J to provide evidence that his paying bank didn't cancel the direct debit. I also asked him why the direct debit payment hadn't gone through in August. Mr J didn't answer these questions but did say he had never paid it manually and only did so this time so he wouldn't fall behind.

I asked Tesco Bank to double check that Mr J's paying bank had cancelled the direct debit and not Tesco Bank itself. Tesco Bank confirmed Mr J's paying bank cancelled the direct debit.

Mr J has said he wasn't able to make payments to Tesco Bank because of the wrong DOB but then eventually both Tesco Bank and the debt management company changed the DOB which is what he wanted them to do in the first place. I do understand Mr J's frustration here and it's not clear to me what happened between Tesco Bank and the debt management company that led to the change in Mr J's DOB. This is Tesco Bank's and the debt management company's processes and unfortunately we are not the regulator, and we do not have a role in reviewing the adequacy of a business's processes.

As I said above Tesco Bank is entitled to rely on the accuracy of the information provided by Mr J when making security checks. It gave Mr J the opportunity to correct the error on production of identification documents which he declined to do. So I can't say that Tesco Bank acted unfairly or unreasonably.

### **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 J to accept or reject my decision before 9 July 2024.

Maxine Sutton  
**Ombudsman**