

The complaint

Mrs V is unhappy that TSB Bank plc won't honour a 0% interest offer on purchases that they told her she had available to her.

What happened

Mrs V called TSB and asked whether she had any interest rate offers available to her for purchases she might make on her credit card. In response, TSB's agent told Mrs V that she could benefit from 0% interest on purchases for twelve months. However, when Mrs V subsequently made a purchase using her credit card, TSB applied interest to that purchase. Mrs V wasn't happy about this, so she raised a complaint.

TSB responded to Mrs V but noted that they were unable to locate any calls or call notes from the time that Mrs V had told them that the call had taken place. Because of this, TSB didn't feel that it could reasonably be said that they'd given incorrect information to Mrs V as she claimed was the case. Mrs V wasn't satisfied with TSB's response, so she referred her complaint to this service.

One of our investigators looked at this complaint. But they also noted that there didn't appear to be any evidence of a call between Mrs V and TSB taking place when Mrs V had said it did, and so didn't feel that TSB had acted unfairly towards Mrs V as she had claimed. Mrs V remained unhappy, so the matter was escalated 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.

Mrs V explained to this service that she spoke with TSB around 3 July 2024, at which time she was incorrectly told by TSB's agent that she could benefit from 0% interest on purchases for twelve months.

TSB have searched for any record of a call from Mrs V around that time but have been unable to find one. And Mrs V hasn't been able to provide any evidence of a call taking place between her and TSB around this time either.

Mrs V has acknowledged that she may have been mistaken about the date of the call, and so TSB have searched for calls between Mrs V and themselves in the weeks surrounding the dates that Mrs V provided. This search confirms that Mrs V did speak with TSB on 20 June 2024.

On that 20 June phone call, Mrs V explained that she intended to make a car insurance purchase using her credit card on or around 3 July 2024. And because of this I feel it's reasonable to assume that the call that took place between Mrs V and TSB on 20 June 2024 is the call that Mrs V is referring to, wherein she feels she was given incorrect information by TSB's agent.

However, having listened to the 20 June call, I don't feel that TSB's agent did give incorrect information to Mrs V as she feels was the case. I say this because while Mrs V did ask TSB's agent on that call whether there were any interest rate offers available to her on her credit card, TSB's agent explained to Mrs V on that call that the only offers that were available to her were on balance transfers, and that there weren't any offers available on purchases that Mrs V might make directly using her TSB credit card.

Specifically, TSB's agent explained to Mrs V that she had an offer available to her where she could make a balance transfer and pay a 5% fee on that transfer but then benefit from 0% interest on the transferred amount for twelve months.

In response, Mrs V asked if that was available whenever she used her TSB credit card, at which time TSB's agent reiterated that the offer was for balance transfers and not for purchases. And Mrs V then confirmed that she understood that the offer was for balance transfers and mentioned making her intended purchase using another credit card and then transferring the balance from that other card to TSB to benefit from the offer.

But Mrs V didn't subsequently make the purchase using another credit card and conduct a balance transfer to TSB to take advantage of the offer she'd been told about. Instead, she made the purchase directly from her TSB credit card. And because Mrs V did this, the purchase was eligible to attract interest at the rate applicable on her card.

I note from Mrs V's itemised phone bill, that Mrs V provided to this service, that she did make a call to a different credit card provider on 3 July 2024. And I feel this suggests that Mrs V may have intended to make the purchase using an alternative credit card and conduct a balance transfer as she'd previously discussed with TSB. As such, it may have unfortunately been the case that Mrs V made a mistake when making the purchase using her TSB credit card instead of the other credit provider. But if that were true, then that isn't TSB's fault.

Ultimately, I don't feel that TSB have acted unfairly towards Mrs V as she contends here. I say this because I'm satisfied from the evidence available to me that TSB didn't give Mrs V incorrect information about 0% interest rate offers that were available to her but instead correctly told her that the only offer available to her was for balance transfers. And because of this, I'm satisfied that TSB haven't treated Mrs V unfairly by applying interest to the purchase that she subsequently made directly, using her TSB credit card.

I realise this might not be the outcome Mrs V was wanting, but it follows that I won't be upholding this complaint against TSB or instructing them to take any further or alternative action. I hope that Mrs V will understand, given what I've explained, why I've made the final decision that I have.

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 Mrs V to accept or reject my decision before 4 April 2025.

Paul Cooper
Ombudsman