

The complaint

Mr Y complains about the standard of service he received from Tesco Personal Finance Limited ("Tesco") when renewing his motor insurance policy.

What happened

Mr Y says there was an issue accessing his Tesco online account. This meant he had to call the business on several occasions about his renewal. On the first call he says he waited around 40 minutes before he had to return to work. Mr Y says this is unacceptable. He says that on his renewal date he called again and was put on hold for a lengthy period. The call cut-off but he says an agent called him back.

Mr Y says the service was very slow and Tesco's agent couldn't find his policy despite providing his policy number. He says some of the information provided was incorrect. This includes the information about credit checks. Mr Y says the process for renewing is too difficult and the service is very poor.

In its final complaint response Tesco apologised that Mr Y experienced a longer than expected waiting time. It says there's no formal agreement to determine how quickly a call must be answered. But it aims to ensure customers aren't kept waiting. Having listened to the calls from Mr Y, Tesco says no incorrect information was provided by its agents.

Mr Y didn't think he'd been treated fairly by Tesco, and he referred the matter to our service. Our investigator didn't uphold his complaint. She didn't think there were any avoidable or excessive delays. Similarly, she did not think there was evidence of poor communication or incorrect information being provided. Our investigator says Mr Y hasn't shown that he told Tesco about issues accessing his online account. As it wasn't aware it he was having difficulties it wasn't in a position to help him. She didn't think the business had acted unfairly.

Mr Y didn't accept our investigators findings. The complaint has now been passed to me to decide.

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'm not upholding Mr Y's complaint. Let me explain.

I accept Tesco's comments that there's no formal agreement within its policy terms and conditions to dictate how quickly it must answer calls. But we still expect it to provide an effective service. Part of this is to ensure calls are answered in a timely manner, and that the information provided is clear and accurate. I've focused on this here.

Mr Y says he waited on the phone for around 40 minutes when he first contacted Tesco about his renewal. He had to leave the call to return to work before it was answered. In its submission to our service Tesco says it searched its systems and found no record of this

call. However, it acknowledges that if the call didn't connect there may be no record.

I asked Mr Y to provide records from his service provider to show the number he called and the time he was connected. He responded to say the call was likely made from his work phone. But this happened too long ago to be able to access this information. Mr Y provided a screen shot of a webchat he had with his mobile phone provider. This refers to two calls he made. One on 30 September 2024 and one on 5 October, lasting 18 and 14 minutes respectively. I can't see the number he called from the information provided.

Based on this information I can't confirm that Mr Y was kept waiting for a long period.

I've listened to a recording of a call between Mr Y and Tesco on 30 September 2024. During this call Mr Y says he doesn't want his policy to renew. 50 seconds into the call the agent explains she will need to transfer him to the renewal's team. The call then takes just over three minutes to be transferred.

Ideally the call would be transferred without any wait time. But I accept that this won't always be possible dependent on customer demand. From the information Tesco has provided the average call waiting time on this date was just over four minutes. This doesn't seem unreasonable. Based on what I've read I don't think the time Mr Y had to wait here was excessive.

Once the call was transferred the renewal agent discussed Mr Y's policy and provided an updated quote. She advised the policy was set to auto-renew and this would happen based on the new quote. Mr Y thanked the agent and the call ends.

I've listened to a further call from 5 October 2024. Mr Y provides an incomplete policy number to Tesco's agent. However, the agent is able to locate his policy details using his car registration. I can't see that Tesco's agent acted improperly here. Mr Y gave an incomplete policy number that was missing a digit. This was quickly resolved when the agent used alternative information to locate the policy. I don't think Tesco's agent behaved unreasonably based on this information.

During the call the agent says a 'soft' credit search will be performed to assess affordability of the policy. He explains that this search won't be visible to other providers, as Mr Y is paying annually for his policy. Details of the policy are discussed. Mr Y accepts the renewal, payment is taken, and the call then ends.

I couldn't identify where a call was cut-off as Mr Y describes. The 5 October 2024 call has a short period where only a beeping noise can be heard. But the call then resumes without mention of this issue. This could potentially be where the call cut-out. But as Mr Y says, Tesco's agent called him back. If the call cut out this was unfortunate. But from what I've read I don't think this demonstrates that Tesco's agent(s) treated Mr Y unfairly.

I've thought about Mr Y's comments that inaccurate information was provided by Tesco. He specifically refers to what he was told about a credit search. But from the 'privacy notice' made available to Mr Y, Tesco highlights that it followed its established process here. I can't see that the information its agent provided was incorrect. And having carefully listened to the call recordings I can't identify any other information that was inaccurate. So, I don't have reason to consider that Tesco provided inaccurate or misleading information.

I've considered what Mr Y says about accessing his online account. In its submissions Tesco says there were no known issues with its website on the days Mr Y called. I note its comments that it could've helped him access his online account had it been made aware of this issue.

I think Tesco makes a fair point. Mr Y didn't mention this issue in the call recordings I've listened to. If there was an issue with his online account it's reasonable to expect that he would tell Tesco's agent. The agent could then have given assistance. But as Mr Y didn't tell it about this issue, Tesco couldn't reasonably do anything to help.

Having considered all of this I don't think Tesco did anything wrong when assisting Mr Y with his policy renewal. So, I can't fairly ask it to do anymore to resolve his complaint.

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 Mr Y to accept or reject my decision before 5 May 2025.

Mike Waldron
Ombudsman