

The complaint

Mrs C has complained that Barclays Bank UK PLC trading as Tesco Bank unfairly suspended her card.

What happened

Mrs C found out in December 2024 that her Tesco Bank credit card had been suspended, due to persistent debt. But the letters she'd been sent regarding this had gone to an address she'd not lived at for many years. She doesn't think it was appropriate for sensitive information such as this to have been conveyed by letter.

One of our investigators looked into what had happened, but she didn't think Tesco Bank had behaved unfairly. She thought it was appropriate that important communications had been sent by post. She also noted it was Mrs C's responsibility to keep her contact details up-to-date.

Further, the regulator requires businesses to identify whether consumers are in persistent debt and, where they are, they are obligated to write to them at regular intervals – which is what happened here.

As Mrs C disagreed, her 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.

Having done so, I'm not upholding it. I'm satisfied that Tesco Bank identified that Mrs C was in persistent debt, and contacted her about this, as it's required to do. As she didn't take the necessary action, her account was suspended. I appreciate she didn't receive the letters, but it's appropriate and reasonable to use the postal service. It was down to Mrs C to ensure her address was up-to-date.

So, I don't think Tesco Bank has done anything wrong.

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 Mrs C to accept or reject my decision before 9 June 2025.

Elspeth Wood
Ombudsman