

## The complaint

Mr W complains that he was unable to complete a transaction with his Tesco Bank card whilst travelling abroad. He's also unhappy with the format in which the response to his complaint was issued.

## What happened

Mr W experienced issues using his credit card to pay for refreshments whilst on a train in France in March 2025. He complained to Tesco Bank.

Tesco Bank didn't uphold the complaint. It said there were no blocks on the account which would've caused the card to be declined and said the transaction wasn't showing as declined on its systems. Tesco Bank said the reason for the transaction failing might be due to the payment terminal on the train not having a strong enough signal.

Mr W was unhappy with the response. He was also unhappy that the response had been posted to him and said he wanted to receive it by normal email. He referred the complaint to this service.

Our investigator didn't uphold the complaint. He said there was no evidence that Tesco Bank had done anything wrong.

Mr W didn't agree so I've been asked to review the complaint.

## 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.

Mr W has said that he attempted to use his credit card several times on 13 March 2025 whilst on a train abroad. He's unhappy that the transaction was declined.

Tesco Bank has said that there weren't any blocks on Mr W's account which would have caused the card to be declined. It has also said that the transaction attempted by Mr W doesn't show as declined on its systems.

When a transaction is attempted and declined, a record is left on the banks system. In this case, Tesco Bank has confirmed that there's no record of a transaction being declined. It has explained that this means the transaction didn't reach the bank for approval.

Tesco Bank has suggested that the issue may have been due to poor signal strength to the payment terminal on the train. I can't be certain whether this was the reasons why Mr W's transaction failed, but it's a plausible explanation.

On balance, I haven't found any evidence to suggest that Tesco Bank was responsible for the transaction being unsuccessful.

Mr W has also complained about the format in which the banks final response was sent to

him. He says he asked for it to be sent by normal email but instead it was sent by secure email and post. I appreciate that Mr W feels strongly about this. However, it's not generally considered secure for banks to send correspondence by email because of the duty to protect customer data under GDPR. In the circumstances I don't think it was unreasonable for Tesco Bank to send the final response in the format they did.

### **My final decision**

My final decision is that I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr W to accept or reject my decision before 30 July 2025.

Emma Davy  
**Ombudsman**