

The complaint

Mrs F complains that Barclays Bank UK PLC trading as Tesco Bank didn't provide the expiry date of her balance transfer promotional rate on her statements.

What happened

Mrs F opened a credit card account with Tesco Bank on 27 February 2024. The account had a promotional rate of interest of 0% on balance transfers for 22 months.

Mrs F completed balance transfers on 4 March 2024 and 2 April 2024.

Some time later, Mrs F looked on her statements to find out when the promotional rate ended but she couldn't find the information. Mrs F contacted customer services via email but was unable to obtain the information this way.

Mrs F raised a complaint with Tesco Bank.

Tesco Bank didn't uphold the complaint. It said it didn't provide expiration dates of promotional offers in statements and said customers could find this information in their credit agreement or they could contact Tesco Bank by telephone to obtain the information.

Mrs F was unhappy with the response and complained to this service.

Our investigator didn't uphold the complaint. He said he was satisfied that Tesco Bank had clearly communicated the expiration dates in the credit agreement and also in a letter dated 16 July 2024 in response to a previous query by Mrs F.

Mrs F 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.

I know it will disappoint Mrs F but I agree with the investigators opinion. I'll explain why.

I've taken account of everything that Mrs F has said and I've thought about whether Tesco Bank provided the information about the promotional rate in a way that was accessible.

When Mrs F took out the card she signed a credit agreement and was provided with a copy. I've reviewed the credit agreement. In the section headed "Cost of Credit" it states that the interest rate is 0% on balance transfers for 22 months with an expiry date of 25 December 2025.

I've also reviewed a letter dated 16 July 2024 sent by Tesco Bank to Mrs F which confirms the expiration date of the promotional offer. This letter was sent in response to a query by Mrs F.

Tesco Bank has said that details of the expiration date can also be obtained by calling them.

Based on what I've seen, I'm satisfied that Tesco Bank has provided adequate information about the promotional rate and its expiry date in an accessible way.

I appreciate that Mrs F would like the expiration date to be included on her statement. Tesco Bank has explained that it doesn't provide the expiration date of promotional offers in its statements. I can't require Tesco Bank to make the information available in this way as there's no legal obligation on them to do so.

I understand Mrs F's frustration that she wants to be able to obtain the information she wanted by contacting customer services. Tesco Bank has said that it doesn't currently offer to deal with general enquiries in this way but it has passed Mrs F's comments on as feedback. Tesco Bank has said that it can provide information if a customer telephones or writes to them. I think these are reasonable methods by which a customer can contact the business.

Based on everything I've seen, I'm unable to say that Tesco Bank has made an error or treated Mrs F unfairly. I'm unable to uphold the complaint.

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 Mrs F to accept or reject my decision before 10 August 2025.

Emma Davy
Ombudsman