

The complaint

Miss J complains that Barclays Bank UK PLC trading as Tesco Bank didn't support her when she got into financial difficulties.

What happened

Miss J had a Tesco credit card account. She says that she was made redundant and it became difficult for her to meet her monthly minimum repayments.

Miss J says she spoke to someone at Tesco in August 2024, who didn't help her with her situation. She says the person she spoke to didn't seem interested in helping her, didn't transfer her to a specialist support team, or do an income and expenditure assessment with her. She adds that the person she spoke to just insisted she set up a new minimum repayment which Miss J says she couldn't afford.

In early 2025, Miss J says she completed an online form letting Tesco know about her situation, as she had seen on its website that it could offer support for people who are in financial difficulties. She says she didn't get a call back from Tesco as she was expecting but instead received an email stating that it had done nothing wrong when it closed her account and that it couldn't find the call she had referred to from August 2024.

Tesco responded to Miss J's complaint, but it didn't think it had done anything wrong. In summary, it explained that it hadn't received a payment from Miss J since August 2024, and so the account was defaulted and closed. It said that it had tried to contact Miss J by phone, email, letter and text message to discuss the account and offer support, but it hadn't been successful in speaking to her.

An Investigator considered what both parties had said, but they didn't uphold Miss J's complaint. They explained they'd not seen any evidence of the call from August 2024 having taken place. And they'd explained that they couldn't make the finding that Tesco hadn't supported Miss J. They explained that once arrears built up on the account, the account defaulted and closed. It was only after this point that Miss J got in touch with Tesco.

Miss J didn't agree with the Investigator's view. In summary, she explained that she did contact Tesco in August 2024. She said she did this after it wrote to her explaining they were going to increase her minimum payment as she had been paying the minimum, which would take her longer to repay the debt. She reiterates that she was offered no support after she notified Tesco that she had been made redundant.

Because an agreement couldn't be reached, the complaint was passed to me to decide on the matter.

I previously issued a provisional decision on this case, it was my intention to come to the same outcome as the Investigator, but I explained my reason for this in more detail. Because of this, I wanted to give both parties the chance to respond with anything else they wanted me to consider before I came to my final decision on the matter.

I have copied my provisional findings below, which also forms part of this final decision.

"I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

I'd like to offer my sympathies to Miss J. Clearly, she has been through a difficult time since being made redundant, and I don't wish for this decision to in anyway downplay or disregard the situation she has found herself in. But being independent means I must take a step back and consider what both parties have said, and having done so, I can't fairly find that Tesco has treated her unfairly, and I'll explain why below.

I appreciate that Miss J's main focus when she initially referred her complaint to this Service was about the lack of support she received from Tesco during a telephone call she says she had with it in August 2024. As Miss J is aware, Tesco don't have a record of the call taking place. I have seen a copy of its internal systems to show that it has searched for calls using both contact numbers for Miss J and it hasn't been able to find anything. I don't dispute that the call took place, but not being able to listen to it means it is very difficult for me to understand fully what happened on the call.

Based on what Miss J has said, the conversation was about an increase in minimum repayments as a result of the account getting into persistent debt. And as she says, the agent was only concerned with her making a new (and I presume increased) minimum payment. But aside from this, I don't know what else happened on the call. For example, what Miss J said, and what Tesco said in response. So it's very difficult for me to find that the call was poor or that Miss J wasn't offered with the support she needed.

That being said, I can see that following the last payment Miss J made to the account in August 2024, Tesco sent Miss J multiple communications about making repayments to the account – both my letter and by text message. I can see copies of the text messages that asked Miss J to get in contact as it wanted to offer her support. And I can see from looking at the letters, these also asked Miss J to make a repayment but also provided her with information about debt charities if she was having financial difficulties, it provided her with a contact number if she wanted to discuss repayments over the phone and it provided her with a link to its website about financial support.

I can't see that Miss J contacted Tesco following these communications. And the first contact she had with Tesco again was in January 2025 when she made her complaint after the account defaulted. Following the account defaulting, I can see that Tesco has stopped applying interest and charges to the account.

Overall, while I can't comment on what happened during the call in August 2024. I can see that Tesco were making attempts to reach out to Miss J to offer support when she stopped making repayments to the account. And as a result of this, I can't fairly find that Tesco didn't offer Miss J support.

Even if I were to accept that the support Miss J was provided during the call in August 2024 was poor, I don't think this would likely have changed the outcome of what happened to Miss J's account – in that it defaulted and closed. I say this because I understand Miss J had other accounts with other providers where the same thing happened. So it seems that Miss J simply couldn't afford to make repayments at the time. As a result of this, I think the support Tesco could have offered Miss J would have been limited. If it had completed an income and expenditure assessment and found that Miss J couldn't make repayments, then the account would likely have defaulted as it has done. So I don't think the position of the account itself would have been different.

I am conscious that there is still a remaining balance left on the account. I would expect Tesco to get in touch with Miss J to arrange an affordable way for her to repay what she owes."

Tesco responded to the provisional decision to say it accepted the provisional findings.

Miss J responded to the decision to say she was disappointed with the findings I made and provided some further commentary. I have summarised her main points below:

- There are still questions she asked the Investigator that haven't been answered.
- Tesco demanded an increased payment from her in September 2024 of £278, which it said would help her clear the balance of her account faster. She felt this was unfair because she had clearly explained to Tesco that she wasn't working and was struggling to meet essential bills.
- Fees and charges were only stopped when she referred her complaint to this Service.
- She has only received one letter from Tesco – there has been no other contact despite it saying it had called, sent emails and text messages. Tesco didn't offer her any support.

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've read and considered all the information provided by both parties in reaching my decision. If I've not reflected something that either party has said, that's not because I haven't seen it, it's because I didn't deem it relevant to the crux of the complaint. This isn't intended to be a discourtesy to either party. Rather, it reflects my informal role is deciding a fair and reasonable outcome.

Having considered everything again, I'm sorry to disappoint Miss J, but my decision remains the same, for broadly the same reasons, but I will cover Miss J's main points below.

I note Miss J says there are questions she asked the Investigator which have gone unanswered. It isn't entirely clear what Miss J wants an answer to here. In any event, it isn't my role to provide my own answer to all of Miss J's questions. My role is to consider information provided by both parties and come to a fair and reasonable outcome based on the information and evidence I have seen.

I've looked at all the statements that were sent to Miss J. Each statement provides her with the minimum payment amount and a 'personalised payment' amount, which is a higher amount Miss J had the option of paying if she wanted to clear her balance sooner. There was no requirement on Miss J to make the higher payment if she couldn't afford it. And I've seen no evidence to show that she did in fact make a higher payment to Tesco.

Miss J's July 2024 statement showed that Miss J's minimum payment amount was £178.15 and was due to be paid on 3 August 2024. Miss J made this payment on 2 August 2024, which was the final payment she made to the account. Miss J's August 2024 statement shows that the minimum payment due, to be paid on 3 September 2024, was for £186.77. Miss J didn't pay this, which meant that on her September 2024 statement, she was required to pay £388.27, as this was an accumulation of the minimum payment from August statement which was unpaid, and the payment for September payment due. In the evidence I have seen, I can't see that Miss J was forced to increase her repayment amount to the

'personalised payment' amount. The higher payment she was required to pay was her minimum payment and arrears.

I accept that Miss J might have been told something different on the phone – like I said, I don't have a copy of the call, so I don't know what she was told. It is true that making a higher payment would have helped her pay off the balance sooner. But on balance, when considering what Miss J has said, alongside the evidence I have seen, I'm not persuaded that she was told she *had* to pay the 'personalised payment' amount. And in any event, she didn't make a payment after August 2024. So, even if I were to find that Miss J was asked to pay a higher amount, because she didn't make any further payments, I can't fairly find that Tesco worsened her financial position by asking her to pay more than she says she could afford.

There are various ways Tesco could have helped Miss J, which would have included considering a freeze of interest and charges. But there was no requirement for it to just stop interest and charges being applied to the account. Especially given that it hadn't received any contact from Miss J after she stopped making payments. From what I've seen, Tesco stopped adding interest and charges in November 2024, following it having sent out a Notice of Sums in Arrears letter.

Miss J disputes having received any contact from Tesco, except for one letter. But the evidence I've seen, as referred to in my provisional decision, suggests that it did make attempts to contact her. It isn't clear why Miss J didn't receive any contact attempts. I note Miss J has referred to her not having received any voicemails, but Tesco wouldn't necessarily have left voicemails – there isn't anything unfair or unreasonable about this. I'm persuaded it's more likely that Tesco did make attempts to contact her – I say this partly due to the evidence I've seen, and partly because Tesco would have been keen to speak to Miss J given that her account was in arrears.

I know Miss J will be very disappointed by this decision – I can see how strongly she feels about what's happened. But, taking everything into account, I'm persuaded that Tesco did make attempts to contact and offer Miss J support. And I'm persuaded that when it became clear Miss J couldn't keep up with repayments, it stopped adding interest and charges to her account. So overall, I'm not persuaded that Tesco has done anything wrong.

My final decision

For the reasons set out above, I don't uphold Miss J's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss J to accept or reject my decision before 8 August 2025.

Sophie Wilkinson
Ombudsman