

The complaint

Mr T complains that Barclays Bank UK PLC trading as Tesco Bank restricted his account and withdrew his ability to withdraw cash and make money transfers.

What happened

Mr T holds a credit card account with Tesco Bank.

In December 2024 Tesco Bank reviewed Mr T's account and restricted his ability to withdraw cash and make money transfers.

Mr T complained to Tesco Bank. He said he hadn't been given prior notice of the changes.

Tesco Bank didn't uphold the complaint. It said it couldn't provide Mr T with the specific reason for his account being restricted because it was business sensitive information. It said that the terms and conditions of the account allowed it to withdraw the cash and money transfer facility at any time without notification.

Mr T remained unhappy and brought his complaint to this service.

Our investigator didn't uphold the complaint. He said that Tesco Bank had acted in line with the terms and conditions when it withdrew Mr T's ability to make cash withdrawals and money transfers.

Mr T didn't agree. He said that Tesco Bank had changed the terms of his account without notification and he didn't think this was fair.

Because Mr T didn't agree 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 Mr T but I agree with the investigators opinion. I'll explain why.

I've reviewed the terms and conditions of the account. These state that restrictions can be applied to the account in certain circumstances. The relevant paragraphs of the terms and conditions are paragraph 5 (Transaction types, timings and restrictions) and paragraph 9 (Suspensions and restrictions). These paragraphs state that Tesco Bank can limit the amount of cash that can be withdrawn and place restrictions on the amount of money that can be transferred. They also state that Tesco Bank can suspend or restrict a card where it has reasonable grounds to suspect fraud or where there is a significant risk that the card holder may not be able to repay the balance (for example where a card holder is being declared bankrupt or where the bank receives new information from credit reference agencies).

Mr T agreed to these terms and conditions when he took out the card.

I've looked at the circumstances of Mr T's case to decide whether Tesco Bank treated Mr T fairly. I'm satisfied, having reviewed the terms and conditions – that Mr T was informed about the potential restrictions that could be placed on the account. Because Tesco Bank has already informed customers in the terms and conditions that the account may be restricted in certain ways, I don't think it was necessary for Tesco Bank to issue a further notification that the restrictions were being applied.

I'm unable to tell Mr T the specific reason why his account was restricted because this is business sensitive information. However, having reviewed the data that Tesco Bank considered as part of its review, I'm satisfied that the decision to restrict the account was fair.

Based on what I've seen, I'm satisfied that Tesco Bank has acted in line with the terms and conditions of the account when it applied the restriction to the account. I haven't found any evidence to suggest that Tesco Bank made an error or treated Mr T unfairly.

I'm therefore 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 Mr T to accept or reject my decision before 1 September 2025.

Emma Davy
Ombudsman