

## **The complaint**

Ms C is unhappy that Barclays Bank UK PLC trading as Tesco Bank won't reimburse interest that was charged on her credit account.

## **What happened**

Ms C had a 0% interest promotional offer on her Tesco account that came to end without her knowledge. When the 0% promotional offer ended, interest was incurred on Ms C's account at the standard contractual rate. Ms C wasn't happy about this and felt that Tesco should have done more to remind her that the promotional offer was ending so that she could have made arrangements to avoid incurring interest. So, she raised a complaint.

Tesco responded to Ms C but didn't feel that they'd done anything wrong in how they'd administered her account. Ms C didn't agree, so she referred her complaint to this service. One of our investigators looked at this complaint. But they didn't feel that Tesco had acted unfairly as Ms C contended and didn't uphold the complaint. Ms C remained dissatisfied, so the matter was escalated to an ombudsman for a final decision.

## **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 won't be upholding this complaint. This is because I'm satisfied that it was Ms C's responsibility to have monitored her account and to have known that the promotional offer was ending. And, ultimately, if Ms C didn't do that, that wasn't Tesco's fault.

Ms C has said that she feels that Tesco should have provided her notice in advance that the promotional offer was ending. But details of when the promotional offer would end was included on every monthly account statement produced for Ms C's account. And Tesco also included a specific warning in the 'important information' section of the monthly statement immediately preceding the end of the promotional offer which told Ms C that the promotional offer was ending.

As the account holder, it was Ms C's responsibility to have reviewed her monthly statements, as part of her wider responsibility to have monitored her account and to have understood the position of it. As such, I feel Ms C should reasonably have been aware of the end date of the promotional offer and that the offer was coming to an end.

Furthermore, Tesco sent letters to Ms C in the two months immediately preceding the end of the promotional offer which explained that the offer was ending and that interest would then accrue on the account at the standard contractual rate. Ms C has said that she doesn't remember receiving those letters. But I'm satisfied that Tesco sent those letters, and if Ms C didn't receive them, then that wouldn't be something that I would hold Tesco accountable for, given that the delivery of letters is undertaken by a postal service over which Tesco have no direct control.

Importantly, as alluded to above, while Tesco are generally expected to make information available to Ms C about when the promotional offer ends, it was Ms C who held the primary responsibility for ensuring that she knew when the promotional offer would end and when interest would begin to be incurred on her account at the standard contractual rate.

In this instance, I'm satisfied that Tesco did provide information about the end of the promotional offer on Ms C's monthly account statements that Ms C reasonably should have reviewed. I'm also satisfied that Tesco sent letters to Ms C in advance of the end of the promotional offer which explained when the offer was due to end. But most importantly, I'm satisfied that it was for Ms C to have monitored her account and the promotional offer so that she knew when it ended. And as stated previously, it ultimately isn't Tesco's fault if Ms C didn't do that – especially given the information that Tesco made available to Ms C to enable her to monitor her account.

All of which means that I won't be upholding this complaint because I don't feel that Tesco have acted unfairly. Instead, I feel that Tesco have fairly applied interest to Ms Cs account at the standard contractual rate when the promotional offer expired.

I realise this won't be the outcome Ms C was wanting, but I hope that she understands, given what I've explained, why I've made the final decision that I have.

### **My final decision**

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms C to accept or reject my decision before 27 October 2025.

Paul Cooper  
**Ombudsman**