

The complaint

Miss B complains that Barclays Bank UK PLC trading as Tesco Bank has prevented account access by asking her to provide identification that she is unable to provide.

What happened

Miss B says her Junior Individual Savings Account (ISA) reached maturity on her 18th birthday, and she wished to transfer it to a different provider. She says Tesco Bank required her to send identification documents by post but due to her personal circumstances is unable to leave her home or provide certified copies of documents. Miss B says Tesco Bank is not being inclusive and its process needs amending. She says Tesco Bank has not been clear in its communication and that her account is effectively blocked from her. Miss B would like Tesco Bank's process changed and compensation for her distress.

Tesco Bank says the original account terms and conditions made clear that at 18 Miss B would need to provide identification documents. It says it can't accept them by any other method but says it has provided Miss B with details of organisations that could help her provide the documents.

Miss B brought her complaint to us and our investigator thought Tesco Bank has dealt fairly with it. The investigator thought the account terms and conditions made clear documents were required at 18 and that Tesco Bank had fairly provided alternative methods of having the documents certified. The investigator explained our role and that it would be for a court to decide if the Equality Act 2010 had been breached.

Miss B does not accept that view and agrees Tesco Bank may not have "done something wrong" but says it is not being flexible. She also says Tesco Bank's parent company can verify identification online.

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 have come to the overall view that I don't think Tesco Bank has made a mistake or acted unfairly. I appreciate Miss B will be disappointed by my decision and acknowledge how strongly she feels about has taken place. I also appreciate her frustration that other businesses may be able to use online methods of verification that at present Tesco Bank can't.

I have looked carefully at the account terms and conditions that I am satisfied Miss B and her mother would have agreed to when the account was first opened. They make clear that at 18 the account holder will be required to provide certain identification documents. So, I don't think Tesco Bank acted unfairly or made a mistake by asking Miss B for those documents when she turned 18. I find Tesco Bank acted in line with agreed terms and conditions and having looked at the request, do not find it was confusing or misleading. I also think that if Miss B or her mother found the identification letter request misleading that

they could have contacted Tesco Bank about it.

I appreciate that the identification request caused Miss B difficulties due to her personal circumstances. But I also accept, as I can see Miss B does, that Tesco Bank must have security measures in place to protect its and its customers money. I appreciate that can cause difficulties. I make clear to Miss B that it is not our role to tell Tesco Bank what policies it has in these circumstances. But I am satisfied that Tesco Bank has tried to help Miss B by providing details of organisations that could assist her or could arrange for documents to be certified at her home.

It would be for a court to decide if Tesco Bank has breached the Equality Act 2010, but I have made clear that I think Tesco Bank has tried to help Miss B. I can see that Miss B has been able to send Tesco Bank some documents and note the problem caused by a different business not providing a full name on an account statement. That is not part of this complaint, but I hope Tesco Bank will consider that some banks or building societies do not record a full name and consider the evidence it has received in the context of the obvious difficulties Miss B has in providing evidence.

Overall, I do not find that Tesco Bank has made a mistake and so I can't fairly order it to pay compensation. I hope Miss B understands why it is not our role to direct any business change the way it runs a business or what security processes it uses.

My final decision

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss B to accept or reject my decision before 13 September 2025.

David Singh
Ombudsman