

## The complaint

Ms B is unhappy with several aspects of the service that she's received from Barclays Bank UK PLC, trading as Tesco Bank, surrounding an account balance write-off request she made to them.

## What happened

Ms B has a personal loan with Tesco that was defaulted, and which has an outstanding balance. In January 2025, Ms B asked Tesco to write-off the balance and provided information to Tesco in support of her request. However, Tesco declined Ms B's account balance write-off request and explained that their financial assistance team could help Ms B manage the repayment of her outstanding debt.

Ms B wasn't happy that Tesco declined her request and with the transparency of their decision, or that Tesco continued to take payments for the account while the account was supposed to be on hold. So, she raised a complaint.

Tesco responded to Ms B but reiterated their position and explained that they were under no obligation to write off an account debt or provide details of their internal policies surrounding such requests.

Tesco also explained that Ms B had been making payments to the account via standing order, which Tesco have no control over and which it was for Ms B to have stopped if she didn't want them to be made. Ms B wasn't satisfied with Tesco's response, 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 towards Ms B as she contended and didn't uphold the complaint. Ms B 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.

When referring her complaint to this service, Ms B asked us to consider whether she should fairly be considered responsible and accountable for this loan. However, Ms B's dissatisfaction in this regard has previously been assessed by this service under a separate reference number. And the position of this service was that Ms B should fairly be considered responsible and accountable for this loan.

Ms B hasn't provided any new evidence as part of her submission at this time which I feel reasonably allows me to revisit that earlier aspect of her complaint. Accordingly, the starting point of my assessment here is that Ms B is responsible and accountable for this loan – in line with this service's view as outlined in our assessment of Ms B's earlier complaint.

Having considered Ms B's personal circumstances, while I appreciate that she would like

Tesco to write off her outstanding loan balance, Tesco are under no obligation to do so. Furthermore, this service would generally not consider instructing a business to write-off a loan balance in circumstances such as these, where the account holder is considered responsible and accountable for the loan, and where a request has been made which effectively asks the credit provider to absolve the account holder of their repayment obligations as a gesture of goodwill.

However, what this service would generally expect in such circumstances is that the credit provider would assess the write-off request on its merits and, if choosing not to agree to it, to continue to provide reasonable support to the account holder.

Upon review, I feel that Tesco have done that here. They've considered Ms B's request and the information that she provided but have ultimately decided not to write-off her outstanding balance. Additionally, Tesco have explained to Ms B that their financial assistance team can help her manage her outstanding debt to Tesco, and they've also given Ms B details of external organisations that may be able to help Ms B.

I realise that Ms B would like Tesco to provide a detailed and specific explanation as to why they decided not to accept her write-off request. But Tesco aren't obliged to provide such detailed information upon request, and neither would I reasonably expect them to. This is because such information is commercially sensitive, and if details of how Tesco consider write-off requests were to enter the public domain there would be a clear and inherent risk that that information could be manipulated.

Ms B also asked Tesco to provide her with a copy of their vulnerable customer policy. But again, I wouldn't reasonably expect Tesco to provide that information to Ms B or any other person who requested it, for similar reasons to the above.

Finally, Ms B is upset that Tesco have taken payments towards the loan during a time that she wasn't required to make any payments. However, Ms B has been making payments to Tesco via standing order, which is a payment channel that is set up and maintained by the person making the payments from the bank from which the payments were made. This means that Tesco haven't been taking these payments, but that Ms B has been sending them. If Ms B doesn't want to make standing order payments to Tesco, it's for Ms B to cancel that standing order – which to reiterate is something that Tesco have no control over.

All of which means that I don't feel that Tesco have acted unfairly towards Ms B as she contends here. This is because Ms B made a request that Tesco make a goodwill gesture that Tesco were under no obligation or expectation to make, and which Tesco assessed and decided not to agree to. That doesn't feel unfair to me. I also don't feel that Ms B's expectation that Tesco provide her with detailed information of their decision-making process or internal policies is reasonable, and I'm satisfied that Tesco aren't responsible for the standing order that remained in place, and which resulted in payments being made to them.

I realise this won't be the outcome Ms B was wanting, but I hope she will understand, 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 B to accept or reject my decision before 25 December 2025.

Paul Cooper  
**Ombudsman**