DRN-5752332

The complaint

Mr M complains that Barclays Bank UK PLC trading as Tesco Bank blocked his credit card.

What happened

On 21 May 2025 Mr M attempted to make a transaction at a car hire company using his Tesco Bank credit card. The payment was declined due to a temporary block having been placed on the card. Mr M had to use an alternative credit card to re-book the car which resulted in him paying a higher price.

Mr M contacted Tesco Bank on 22 May 2025 and after speaking to a member of the security team the temporary block was removed.

Mr M complained to Tesco Bank. He said he'd used his Tesco Bank credit card to pay the rental deposit of £127.61 at the car hire company without any issue and it was only when he attempted to collect the pre booked car at the airport that the card was blocked. Mr M said he had been left with no option but to re-book the rental at an increased cost of £355.00 to avoid being stranded at the airport. He sought reimbursement of the difference of £227.39.

Tesco Bank didn't uphold the complaint. In its final response it said the terms and conditions of the account allowed it to suspend or restrict the usage of the card at any time if it had reasonable grounds to suspect fraud. It said it wouldn't send a text regarding the block because due to the type of block applied, security would need to be completed over the phone and the security team would aim to contact the card holder by telephone within 48-72 business hours.

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

Our investigator didn't uphold the complaint. He said the terms and conditions of the account allowed Tesco Bank to restrict the use of the account if they suspected fraud and that this service couldn't ask a business to change its security measures.

Mr M didn't agree. He said Tesco Bank hadn't provide evidence of what triggered the block, he said that Tesco Bank's published fraud policy was that they would contact customers by text if a transaction was declined. Mr M said the block had left him stranded late at night in a foreign country and he didn't think the absence of any attempt to contact him was reasonable.

Because Mr M 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 M, but I agree with the investigator's opinion. I'll explain why.

I've reviewed the terms and conditions of the account. These state (at Section 9) that Tesco

Bank can suspend or restrict a card in certain circumstances including where the bank has reason to suspect fraud.

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

Tesco Bank – like all providers of credit – is obliged to have security procedures in place to protect customers from potential fraud. It's up to a business which procedures they put in place and this service doesn't have power to require a business to change its procedures or policies. What this service is able to do is look into whether the procedure has been followed correctly.

Mr M has made the point that he didn't receive a notification prior to or after the transaction was declined. He says this isn't in line with Tesco Banks published policy of issuing text alerts requesting confirmation in such cases. Tesco Bank has explained that in relation to the particular type of block that was applied to Mr M's card, it doesn't issue a text but instead arranges for the security team to contact the cardholder within 48-72 hours.

I understand that in this case Mr M contacted Tesco Bank of his own volition the following day and was able to speak to the security team and have the card unblocked.

I appreciate that it must've been distressing for Mr M to have his card blocked and I appreciate that it must've been worrying to have this happen late at night at the airport. However, based on what I've seen, I'm unable to say that Tesco Bank made an error or treated Mr M unfairly when it blocked the card, so I can't hold Tesco Bank responsible for any inconvenience or financial loss suffered by Mr M as a result of the block.

Mr M has said that he wants to see specific evidence of what triggered the block. The banks security and fraud prevention criteria are considered to be business sensitive information as it could prejudice anti-fraud measures if the criteria fell into the public domain. Because of this I'm unable to provide Mr M with specific details of what triggered the block.

Mr M has also said that he experienced a similar situation with another one of his credit cards being blocked whilst abroad but that he was contacted via the app and was able to verify the transaction and have the card unblocked immediately. I'm unable to comment on this as I'm only able to look at the circumstances of this particular complaint and look at whether Tesco Bank has followed its procedures correctly and treated Mr M fairly. In this case, I'm satisfied that they have so I won't be asking Tesco Bank to do anything further.

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 M to accept or reject my decision before 2 October 2025.

Emma Davy
Ombudsman