

The complaint

Mr W complains that Sainsbury's Bank Plc closed his credit card account without notice.

What happened

Mr W says Sainsbury's closed his account without giving him any notice and told him it was due to lack of use. He says he only discovered it was closed when he tried to access the app in June 2025 and never received any letters regarding its planned closure.

Sainsbury's says Mr W's last transaction was on 4 December 2023 and his account was closed on 23 December 2024. It says Mr W was sent a letter in October 2024 which made him aware the account would be closed if it wasn't used within two months. Sainsbury's adds that an idle account is more susceptible to potential fraud.

Our investigator did not recommend that the complaint should be upheld. She was satisfied that Sainsbury's Bank had acted in line with its terms and conditions and that it was reasonable to have done so.

Mr W responded to say, in summary, that he had made it explicitly clear that he had received no communication about the closure of his account and that his call on 21 July 2025 confirms this. He added that he believed the evidence sent by Sainsbury's had been edited and he had serious concerns about its integrity.

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've also listened to the 20-minute call Mr W had with Sainsbury's on 21 July 2025. It is clear from the call that Mr W was unaware that his account had been closed and that he was adamant that he hadn't received any relevant communication.

Whilst I don't underestimate the strength of Mr W's feelings, I need to consider whether Sainsbury's has made a mistake here.

I have seen a copy of the letter dated 21 October 2024 that Sainsbury's said it sent to Mr W. It says *"If you don't use your card within 2 months of the date on this letter, we'll close your account."* This is in line with the terms and conditions of the credit card account which say *"Unless we need to close your account immediately, we'll tell you in writing at least two months before ending this Agreement"*.

I acknowledge that Mr W says he does not believe the letter was ever sent and, indeed, that the copy sent by Sainsbury's appears to have been doctored in some way. However, in addition to a copy of the letter, Sainsbury's has also sent evidence from its system that the letter was despatched on 22 October 2024. So, I am satisfied that Sainsbury's did indeed send the letter, and I cannot hold it accountable if that letter was never received, for whatever reason. That said, I also note that the letter itself initially reiterates the benefits of having the account, rather than focusing on the two months' notice period. It is possible, therefore, that Mr W did not realise the significance of the letter and, perhaps, Sainsbury's could consider rewording it in the future.

In summary, as I do not find Sainsbury's has made an error, I do not require it to do anything further.

My final decision

My decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr W to accept or reject my decision before 30 December 2025.

Amanda Williams
Ombudsman