

The complaint

Mr B is unhappy he didn't receive a cashback offer he feels he should have received when he applied for a personal loan provided by Barclays Bank UK PLC, trading as Tesco Bank.

What happened

Mr B applied for a Tesco personal loan having been incentivised to do so by a cashback offer advertised by a third-party cashback site (which I'll refer to as 'X'). Mr B noticed that the cashback was initially tracked, which he feels confirmed that the referral was correctly registered, but the cashback was ultimately declined. The reason that Mr B was given for not receiving the cashback was that *'the purchase didn't meet the terms of the cashback offer'*. Mr B wasn't happy about what had happened, so he raised a complaint with Tesco.

Tesco responded to Mr B but didn't feel that they'd done anything wrong and explained that the cashback offer was administered by X, and not by themselves. Mr B wasn't satisfied with Tesco's response, so he referred his complaint to this service.

One of our investigators looked at this complaint. But they didn't feel that Tesco had acted unfairly and so they didn't uphold the complaint. Mr 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.

Having done so, I won't be upholding this complaint or instructing Tesco to take any form of action. This is because I'm satisfied that Tesco should not fairly or reasonably be held responsible or accountable for the cashback offer Mr B is not happy about receiving, because they didn't administer that offer – X did. Indeed, looking at X's website, under their terms, is clearly states as follows:

“Cashback earned through applying for a Tesco Bank loan will be issued through [X] and not Tesco Bank. If you have any queries regarding cashback or payments, please raise an enquiry with [X] directly and not Tesco Bank.”

Mr B has suggested that Tesco should be held accountable for the offer, because they benefited from the arrangement they had with X. But I'm not persuaded by Mr B's argument. Instead, I feel that whatever arrangement Tesco have in place with X is irrelevant, and that the relevant factors for consideration here are that X offered and administered the cashback offer themselves, and that Tesco's role was limited to assessing the loan application it received and providing the loan if that application was successful. Accordingly, I feel that any dissatisfaction Mr B may have with the cashback offer promoted and administered by X should fairly be directed at X. And this includes any dissatisfaction that Mr B may have with the explanation given to him by X as to why the cashback claim wasn't successful.

Finally, I note that Mr B has said that the cashback initially registered before later being

declined. But Tesco have confirmed that they have no record of Mr B's loan application being received via an intermediary. And again, I feel that any dissatisfaction that Mr B has in this regard should be referred to X directly, and isn't something that Tesco should fairly bear any responsibility or accountability for.

I appreciate that this may not be the outcome Mr B was wanting, but I hope that he 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 Mr B to accept or reject my decision before 20 February 2026.

Paul Cooper
Ombudsman