

The complaint

Mr B complains about a block applied to his credit card by Barclays Bank UK PLC trading as Tesco Bank.

What happened

In late July 2025 Mr B used his Tesco Bank credit card to complete multiple transactions with an online retailer in a short space of time. The pattern of payments was picked up by Tesco Bank's fraud prevention systems and a temporary restriction, stopping new payments, was placed on the account. Mr B has explained that because the restrictions were placed after 6pm Tesco Bank's telephone lines were closed and he was unable to arrange for the block to be removed. Mr B's told us the restriction meant he was unable to go out for the evening as planned. The account restriction was removed the following day.

Mr B went on to raise a complaint and Tesco Bank issued a final response. Tesco Bank issued a final response and apologised for any inconvenience caused. Tesco Bank explained that 16 payments in a 10 minute period had been detected by its fraud prevention system that led to a temporary block being applied to the account. Tesco Bank explained that for this type of block it doesn't contact customers directly and that it is automatically removed after 24 hours. Tesco Bank added that customers could contact it to arrange for the block to be manually removed. Tesco Bank also agreed to pass Mr B's feedback to its Customer Insight Team.

An investigator at this service looked at Mr B's complaint. Whilst they agreed the account block caused some inconvenience to Mr B, they weren't persuaded Tesco Bank had made a mistake or treated him unfairly. The investigator noted the account's terms and conditions confirm Tesco Bank may apply account restrictions in certain circumstances. The investigator also said Mr B could've contacted the out of hours number to speak with Tesco Bank.

Mr B asked to appeal and said his evening was ruined when he wasn't able to use his Tesco Bank credit card as he was unable to attend a planned event. Mr B added that he still thinks Tesco Bank should've made an effort to contact him and check the payments instead of making it a problem for him to resolve. As Mr B asked to appeal, his complaint has been passed to me to make a 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.

I've been intentionally brief in setting out the timeline for Mr B's complaint as all parties broadly agree concerning the background to his case. Mr B's account was blocked after multiple payments to an online retailer were made within a 10 minute period. No attempt to contact Mr B was made by Tesco Bank with the account restriction being automatically removed after a 24 hour period. Due to the time of the payments and restriction, Tesco Bank's normal phone lines were closed.

Tesco Bank has provided a copy of its terms and conditions that confirm it can restrict the use of a credit card if it has a good reason to do so. The terms say Tesco Bank can take that step if it has reasonable grounds to suspect fraud, misuse of the card or suspicious activity. Whilst I accept the transactions in question were entirely genuine, I'm satisfied they were picked up as unusual and potentially suspicious by Tesco Bank's fraud prevention system and that there were reasonable grounds for the restriction to be applied. Tesco Bank has also provided systems evidence that shows when the fraud prevention system applied the account restriction.

Mr B's pointed out that Tesco Bank failed to contact him when the restriction was applied to confirm if the payments were genuine. But Tesco Bank's explained for this sort of restriction it doesn't contact customers but will automatically remove it after a 24 hour period if no concerns are raised by the account holder. I understand why Mr B feels Tesco Bank should've contacted him, but I'm satisfied it followed its normal process and that the timescale for removing the restrictions was reasonable.

Tesco Bank says Mr B could've contacted its out of hours number. But Mr B's pointed out the website confirms its phone lines had closed by the time the restriction was placed on his account. When I looked at Tesco Bank's website I wasn't immediately able to find an out of hours contact number. But a quick internet search provided the relevant phone number.

I accept there was some inconvenience caused to Mr B. He's told us that he wasn't able to attend a planned event. But I think it's fair to note that Tesco Bank has to balance providing protection for their customers against the risk of causing inconvenience. And I'm satisfied that Tesco Bank had reasonable grounds to apply the account restriction to protect Mr B's credit card. I'm very sorry to disappoint Mr B but I haven't been persuaded it would be fair to tell Tesco Bank to compensate him for the inconvenience caused. I can see Tesco Bank apologised to Mr B in its final response and I'm satisfied that fairly reflects the impact of the issues raised.

My final decision

My decision is that I don't uphold Mr B's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 13 February 2026.

Marco Manente
Ombudsman