

The complaint

Mr G complains that Barclays Bank UK plc trading as Tesco Bank ('Tesco') failed to log a complaint about his credit card account and call him back. Mr G is unhappy with the service and communication he received.

Mr G wants Tesco to pay him compensation for his distress and inconvenience.

What happened

Mr G says he telephoned Tesco on 24 October 2024 to ask about the transfer of his account from Tesco to Barclays Bank UK plc, as he didn't want to bank with Barclays or for Tesco to share his data with them. Mr G says he raised a complaint, compensation expectations were discussed, and he was promised a call back from a manager within 48 hours.

Mr G telephoned Tesco on 29 October 2024 to say he hadn't heard anything further. Tesco raised Mr G's original complaint and responded to his queries. In doing so Tesco kept Mr G on hold for long periods. Mr G therefore added this to his complaint and sought further compensation.

Tesco didn't uphold Mr G's complaint. Tesco said they had no record of call on 24 October 2024 so couldn't agree they'd failed to raise the complaint or schedule a call back. Tesco responded to Mr G's complaint about the transfer of his account to Barclays and the retention of his data. Tesco didn't agree they'd kept Mr G on hold for an unreasonable period, and didn't offer compensation to Mr G.

Unhappy, Mr G referred his complaint to the Financial Ombudsman Service. His complaint was about the service he'd received, rather than the resolution to his complaint about the transfer of his account and sharing of his data.

Our investigator didn't recommend that Mr G's complaint be upheld. She didn't find evidence that Tesco had failed to lodge a complaint, or failed to arrange a call back, because there was no evidence of the call on 24 October 2024. She didn't think Mr G had been treated unfairly by Tesco during calls about his account.

Mr G strongly disagreed. Mr G pointed out inconsistencies in what Tesco had said and thought they had lied to him. He wasn't happy with his final response letter. Mr G was adamant that a complaint had not been logged by Tesco when it should have been, and that he'd been put to trouble and inconvenience. The matter came to me to decide.

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 taken into account any relevant law and regulations, the regulator's rules, guidance and standards, codes of practice and (where appropriate) what is considered to have been good industry practice at the relevant time.

Having done so I have decided not to uphold Mr G's complaint. I'll explain why, though I broadly agree with our investigator.

I think it's important to say my remit is to consider complaints about specific financial services rather than a firm's complaints handling. So whilst I can investigate how a firm engages with a customer when they query an aspect of their account, I won't typically look at how the firm goes about logging and investigating a subsequent complaint, the time it takes them to do this or the quality of the written English in their complaint response.

I've not been able to listen to the call on 24 October 2024 because neither party has a recording of it, and Tesco don't have any written notes of this call. Mr G doesn't think Tesco has undertaken a full search for the call or kept proper records. Tesco say they do keep call logs and have conducted a search, but there's no evidence this call took place.

I am not going to be able to get to the bottom of this. In my experience sometimes it's not possible to know exactly what happened and I appreciate this can be very difficult when individuals are unable to have that answer. Mistakes can happen but when they do it is not my role to punish a business. Rather, I need to consider if they've handled things fairly when they are alerted to an issue.

So although I'm not persuaded I can investigate whether Tesco failed to log Mr G's complaint on 24 October 2024, I think I can consider how Tesco engaged with Mr G when he said Tesco hadn't answered his account queries. I've therefore focused on whether Mr G was treated fairly when he rang Tesco on 29 October 2024.

Having listened to the telephone recording from 29 October 2024 I don't think Tesco took an unreasonable amount of time looking into things although he was put on hold. I've taken into account there's usually a level of inconvenience involved when addressing something that's possibly gone wrong, and I wouldn't necessarily expect this to be financially compensated. Tesco apologised for the delay and I think that was fair.

Mr G wanted an answer to the question he said he'd asked on 24 October 2024: whether his data could "die a death" on account closure rather than be sent to Barclays. Tesco informed Mr G that his data would be sent to Barclays, even if he closed his account. Tesco said that under the terms and conditions of Mr G's account they have the right to transfer Mr G's account to another company. Mr G accepted this but pointed out he didn't know which company, and he didn't want to be involved with Barclays. So I think Tesco fairly responded to Mr G's concerns, although Mr G didn't like the answer he was given.

Mr G's unhappy that despite the long holds he didn't have a resolution by the end of the call. I wouldn't expect Tesco to resolve Mr G's complaint without an investigation. I don't agree that Tesco assured Mr G that he would receive an immediate resolution, as the agent only said she was "looking to see if" she could resolve matters on the phone.

I recognise Mr G is disappointed with the quality of Tesco's record keeping and their overall response to his complaint, but I think Tesco have reasonably addressed his concerns. In these circumstances I think Tesco have treated Mr G fairly, so I am not going to ask them to take any action on this occasion.

My final decision

For the reasons I've given, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or

reject my decision before 8 December 2025.

Clare Burgess-Cade
Ombudsman