

## **The complaint**

Mr A complains that Barclays Bank UK PLC trading as Tesco Bank failed to respond to his write off request.

## **What happened**

Mr A holds a credit card with Tesco Bank. In September 2022 Mr A contacted the bank and advised them about his ill health.

Tesco Bank responded on 9 September 2022 and advised Mr A that it had recalled his account from a third-party debt recovery agent to be looked after by its customer support team. Tesco Bank acknowledged Mr A's request to write off the balance on the account and said it had passed his documents to its write off team to complete further checks.

Tesco Bank wrote to Mr A again on 12 September 2022 and advised him of the further information it required to consider his request for write off further. Tesco Bank acknowledged receipt of Mr A's medical documentation and requested a completed up to date household budget form, details of Mr A's other creditors, and details of Mr A's mortgage and any assets/savings.

Tesco Bank didn't receive any response to its letter dated 12 September 2022. It wrote again to Mr A on 13 October 2022 and repeated its request for supporting information. Tesco Bank didn't receive a response to its letter. On 14 November 2022 Tesco Bank sent a further letter asking Mr A to contact them. No response was received. On 13 February 2023 the debt was assigned to a third-party debt agency.

On 12 June 2023 Mr A's representative wrote to Tesco Bank requesting a write off. Tesco Bank didn't take any action as the debt had been passed to the third-party debt agency. On 5 September 2023 the debt was recalled from the debt agency. On 19 June 2024 Tesco Bank wrote to Mr A confirming that it would accept £7494.10 to close the account. The balance at the time was £12,490.16.

Mr A wrote to Tesco Bank on 14 August 2024 in response to the letter dated 19 June 2024. He requested a write off or as an alternative offered £374.71 in full and final settlement.

Tesco Bank tried to call Mr A on 23 August 2024 because it needed an income and expenditure assessment. There was no answer.

Mr A wrote to Tesco Bank on 4 September 2024 repeating his request for a write off or £374.71 in full and final settlement.

Tesco Bank attempted to call Mr A on 7 September 2024 and sent him a text on 7 October 2024 because it needed an income and expenditure assessment. Tesco Bank sent further letters to Mr A on 12 October 2024 and 23 October 2024. It also sent a text on 29 October 2024, an email on 5 November 2024 and a further letter on 7 November 2024. The matter was then passed to recoveries on 8 November 2024 and several attempts to contact Mr A were made with no response.

Mr A complained to Tesco Bank. He said he hadn't had a response to his write off request.

Tesco Bank didn't uphold the complaint. It said it had made several attempts to contact Mr A but he hadn't provided the information it had requested in order to consider writing off the debt.

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

Our investigator didn't uphold the complaint. They said that Tesco Bank hadn't acted unfairly. The investigator explained that where this service was being asked to consider whether a debt should be written off, we would need to see evidence that the consumer's financial situation meant that the bank wouldn't be able to collect the debt within a reasonable period of time. The investigator noted that this service had asked Mr A for further information, but he hadn't provided it.

Mr A didn't agree. He said he wasn't complaining about a write off based solely on affordability but was unhappy the way in which Tesco Bank had handled his vulnerability disclosures.

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

Firstly, I'd like to acknowledge Mr A's situation. I'm sorry to hear that he's had a difficult time.

I've reviewed the history of the account, as well as the system notes and all of the correspondence which has passed between Mr A and Tesco Bank. I've referred to the correspondence above in the "What happened" section, so I won't repeat details of each letter again here.

I appreciate that Mr A wants the debt written off. As a starting point, I need to make the point that there's no obligation on a lender to write off a debt, except in limited circumstances where (for instance) a consumer has declared bankruptcy.

In this case, Mr A says that his medical condition warrants a write off. He's said that some of his other creditors have written off debts based on the medical evidence he's sent to them. And he wants Tesco Bank to do the same.

A write off is entirely within the discretion of the lender and in this case, I can see that Tesco Bank considered Mr A's medical evidence and asked him to provide financial information. I don't think it was unreasonable for Tesco Bank to request this information, as it needed to assess whether Mr A has the ability to repay the debt within a reasonable period of time.

Despite several requests from Tesco Bank, Mr A hasn't provided an income and expenditure form. Similarly, when this service asked Mr A to provide this information, he didn't provide it.

This service can't assess whether Mr A can pay the debt within a reasonable time without his financial information. Because Mr A hasn't provided the information, I'm unable to say that Tesco Bank has acted unfairly or unreasonably by not agreeing to write off the debt.

Based on what I've seen, I'm satisfied that Tesco Bank has handled things fairly. Mr A has said that Tesco Bank didn't respond to his request for a write off but I can see that Tesco Bank sent letters to Mr A and made repeated attempts to contact him. It requested information several times but I can't see that this was ever provided. In the circumstances, I'm not persuaded that Tesco Bank has made an error or done anything wrong. I won't be asking it 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 A to accept or reject my decision before 26 February 2026.

Emma Davy  
**Ombudsman**