

## **Complaint**

Mrs H complains about delays and mistakes by Tandem Bank Limited when processing a credit card application. Mrs H also complains that Tandem blocked her credit card.

## **Background**

Mrs H applied for a credit card with Tandem on 10 April 2018. Tandem says it wrote to Mrs H and requested identification but no response was received. Mrs H has told us she didn't receive Tandem's letter.

On 28 April 2018 Mrs H contacted Tandem and explained she hadn't received anything from it. A complaint was raised but Tandem didn't send Mrs H anything else to move her application along.

Tandem issued its final response on 9 July 2018 and apologised that it hadn't followed up Mrs H's 30 April 2018 contact sooner. As a result of the delay, Mrs H's application had expired. Tandem took steps to remove the application information from Mrs H's credit file and offered £30. Mrs H forwarded her bank details but Tandem didn't pay the settlement.

Mrs H reapplied and her credit card application was successful. On 16 November 2018 Mrs H's credit card was blocked due to suspicions of fraud by Tandem. Mrs H contacted Tandem and the block was removed. Mrs H queried whether the settlement had been paid.

Mrs H referred her complaint to our service and it was passed to an investigator. He said we could only deal with certain parts of Mrs H's complaint. Mrs H's complaint was referred to me and I issued a decision that confirmed we aren't able to look at her concerns relating to the delay in Tandem paying the £30 settlement or the information it provided about its complaints process. I confirmed we could look at Mrs H's complaints about the delay with her credit card application along with Tandem's decision to block her card in November 2018.

## **My findings**

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint. As per my previous decision and comments above, I'm only able to make a finding on Mrs H's complaints about delays with her application and the card block in November 2018.

Mrs H contacted Tandem on 28 April 2018 to check on the progress of her application. Tandem said it would raise a complaint and should have forwarded Mrs H details of how to proceed. But Tandem has confirmed it failed to do that which led to Mrs H's application expiring.

Tandem responded to Mrs H's complaint on 9 July 2018 and made sure the application information was removed from Mrs H's credit file. I'm pleased she was able to subsequently open a new credit card in July 2018, around three months after Mrs H first applied. Tandem offered Mrs H £30 because of its errors. I appreciate there was a degree of inconvenience for Mrs H. I've considered what Mrs H has told us about how the delay affected her. I think the £30 Tandem offered fairly reflects the impact of the situation on Mrs H and is fair in all the circumstances. As a result, I'm not telling Tandem to increase its offer.

Tandem blocked Mrs H's credit card on 16 November 2018 because of a suspicious transaction. After Mrs H spoke with Tandem the block was removed. I've looked at the credit card terms and they say Tandem can place a block or hold on a card if it has suspicions of fraud on the account. In this case, I appreciate the transaction was genuine but Tandem was acting in line with the terms when it blocked it. Mrs H says she received unclear text messages from Tandem about the blocked transaction which meant her purchase was delayed. But Tandem's call notes show the block was removed at around 09:19 on 16 November 2018 and that Mrs H was advised to attempt the transaction again. I haven't been persuaded there was an unreasonable delay or that Tandem acted unfairly by blocking Mrs H's credit card.

As I explained in my previous decision, our service is limited in terms of the complaints we're able to deal with. For the reasons I gave, we're only able to look at Mrs H's complaints about the delay in her initial credit card application and Tandem's decision to block her credit card in November 2018. Having considered everything that both Mrs H and Tandem have provided, I'm satisfied its existing offer of £30 is fair in respect of the application delays and mistakes. I haven't found that Tandem acted incorrectly in November 2018 so I'm not telling it to do anything else.

### **My final decision**

My decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs H to accept or reject my decision before 1 March 2020.

Marco Manente  
**Ombudsman**