

complaint

Mr M complains that Tandem Bank Limited declined transactions he attempted with his credit card and didn't provide a clear explanation of what had happened.

Mr M also complains that Tandem Bank didn't respond to his request for information under the General Data Protection Rules (GDPR) in good time.

background

Mr M has a credit card with Tandem Bank and during June and July 2018 some of the transactions he attempted were declined. Mr M contacted Tandem Bank and complained. He also asked Tandem Bank to answer some questions he had about how it handles and shares information about him.

Tandem Bank responded to Mr M's complaint on 3 August 2018 and said his transactions were correctly declined because they'd triggered a fraud alert on its systems. Tandem Bank gave some answers to Mr M's questions.

Mr M asked this service to look at his complaint. An adjudicator reviewed what had happened and initially asked Tandem Bank to pay Mr M £100 because of delays in responding to Mr M's complaint and information request.

Tandem Bank responded and accepted it should've responded to Mr M more quickly but didn't feel it'd made an error by declining certain transactions. Tandem Bank offered to pay £50 and the adjudicator relooked at their findings. The adjudicator said they thought the offer of £50 was fair but Mr M asked for his complaint to be appealed because he felt Tandem Bank should've provided a better explanation of what happened when his transactions were declined and that it should've responded to his information request more quickly.

As a result, Mr M's case has been passed to me to make a decision.

my findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

The initial issue that caused Mr M to contact Tandem Bank relates to its systems declining transactions between June and July 2018. Tandem Bank's told Mr M and this service that the transactions were declined because its automated systems picked up a risk of fraud. Tandem Bank's also confirmed that it didn't block Mr M's card at any point.

I've looked at Mr M's statements and I can see he was able to use his card after his transactions were declined. If his card had been blocked it wouldn't have worked at all so I'm satisfied, from what I've seen, that there wasn't one in place. And I've looked at Tandem Bank's credit card terms to see whether it's allowed to decline a card payment if there's a concern over potential fraud.

The credit card terms say Tandem Bank can decline a payment for a range of reasons, including if it suspects fraud or if the transaction appears unusual. I appreciate this is a generic list but from what I've seen I'm satisfied it covers what Tandem Bank's told us about

what happened. Looking at the terms of the credit card, I've not found any evidence to show Tandem Bank made an error by declining the payments Mr M's raised.

Mr M asked Tandem Bank to provide information under the GDPR rules and says it took it too long to respond. But how businesses store and share information as well as how they responded to information requests made under GDPR isn't something the Financial Ombudsman Service can look at. How businesses handle information is regulated by the Information Commissioner's Office. Mr M has the option of referring his complaint about the timescales involved to that service if he remains concerned about how Tandem Bank responded.

We can look at how a business has treated its customer and the service it provides. And I can see that Mr M asked about the declined payments and for information surrounding what happened on several occasions in June and July 2018. From what I've seen, I agree Tandem Bank could've provided a better level of service to Mr M and responded more quickly.

I now need to decide whether the £50 Tandem Bank's offered is a fair way to resolve this complaint. As I haven't found Tandem Bank made an error when it declined the payments in question I'm not factoring this into the award. I appreciate Tandem Bank could've been clearer when it first discussed what happened and that there were some delays. But I think the £50 it's agreed to pay reflects the impact on Mr M and I'm satisfied the offer is fair in all the circumstances.

my final decision

My decision is that I uphold this complaint and direct Tandem Bank Limited to pay Mr M £50. Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 13 March 2019.

Marco Manente
Ombudsman