

## **The complaint**

Mr B has complained about how Tesco Personal Finance PLC, trading as Tesco Bank, handled his payment to his credit card.

## **What happened**

Mr B has explained he spent hours trying to make a payment to his card, but continually received a message saying he was paying too much, with no explanation as to why.

As a result, Mr B continued to waste time trying to make a payment online. He feels Tesco Bank needs to improve its systems.

One of our investigators looked into what had happened, but thought Tesco Bank's offer of £30 compensation was reasonable.

## **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.

Having done so, I'm satisfied that £30 was a fair offer to put things right.

I appreciate that Mr B feels there are systemic failures. But I am an ombudsman, not a regulator. I look at the impact of a particular incident on a particular person. Here, I can see Mr B had to spend unnecessary time, and was worried. But I do think this could have been mitigated, had Mr B called Tesco Bank soon after the problem materialised.

I accept he's said phone payments couldn't be made, but that doesn't mean a customer services representative couldn't be spoken to, for problem to be explained and logged/sorted out.

## **My final decision**

For the reasons given above, it's my final decision that Tesco Personal Finance PLC, trading as Tesco Bank, made a fair offer of £30 to put things right.

I leave it to Mr B to decide whether or not to accept that, if he hasn't already.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 14 February 2024.

Elspeth Wood  
**Ombudsman**