

## **The complaint**

Mr B complains that Tesco Personal Finance PLC trading as Tesco Bank did not follow their processes which resulted in him being out of pocket.

## **What happened**

Mr B phoned Tesco as he couldn't recall whether he had made a purchase for an airline ticket. He says he went through their security process, but the call handler informed him that she couldn't provide him with the information he requested as she had to send him a security code in the post to activate his application (app). As Mr B says he was at work, he couldn't access his hard copy statements, so he says he panicked and called up the ticket agent and purchased another flight ticket at a cost of £733. Mr B says when he got home he saw that he did originally purchase an airline ticket, so he tried to cancel one of the tickets, but the merchant would only refund him £288. He says he phoned Tesco, but the call handler he spoke to this time was able to give him all of his information, unlike the original call handler.

Mr B made a complaint to Tesco, who upheld his complaint. They said as Mr B had answered additional security questions and they had his mobile number on file, they should've sent him a telephone security number via a text message instead of by post. They apologised for the call handler not following the correct process and they paid £75 compensation into his account. Mr B brought his complaint to our service.

Our investigator did not uphold Mr B's complaint. She said she couldn't hold Tesco liable for the difference between the cost of the airline ticket and the refund as Mr B chose to purchase a new ticket without confirming what had happened to the previous ticket. Mr B asked for an ombudsman to review his 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 agree with Mr B that Tesco let him down with how they handled his original call when he wanted to check if he had already ordered an airline ticket, as things could have been handled differently. So if Mr B did need a security number when he originally rang, Tesco have already said that the call handler could have sent the security number to his mobile phone, and as such the original call handler didn't follow their process in this scenario.

So I've considered what would be a fair outcome for this complaint. I've noted the strong feelings that Mr B has that he should be refunded the difference between the cost of the ticket and the refund of the ticket, as if he was sent the security number to his phone, he could have given the call handler the information she needed and then she would be able to check his transaction history – so he wouldn't have panicked and bought another ticket, and he wouldn't be now out of pocket.

But in considering what compensation is fair here, I need to see what actions Mr B also took to try and mitigate the need to buy a new airline ticket. I understand that he was at work and

didn't have access to his hard copy statements and that's why he phoned Tesco to begin with. And I know Mr B was panicked by not knowing this information after he spoke to Tesco, but I'm not persuaded it was proportionate to buy a new airline ticket in response to what happened on this call. I say this as Mr B could have simply called the ticket provider and checked with them before he bought a new ticket, or he could have waited until he finished work to look at his statements – which he did on the same evening.

So as Mr B did not take either of these actions which would have quickly resolved the issue, then I can't hold Tesco responsible for the difference in the airline ticket cost and the refund. They would have no control over how much this would cost and the refund value. That's not to say I don't have sympathy with Mr B over what happened – I do, and I appreciate the importance of this ticket for him given the situation at the time and who it was for. But for the reasons I've already mentioned, it would not be proportionate for me to ask Tesco to pay the difference here. As the call handler did not follow Tesco's process originally though, Tesco were right to recognise that they let Mr B down. The £75 they credited to his account is in line with what our service would have awarded Mr B if they did not uphold his complaint as this recognises Mr B was distressed and inconvenienced by what happened here. As Tesco have already paid this money to Mr B, it follows that I don't require them to do anything further.

### **My final decision**

I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 21 September 2023.

Gregory Sloanes  
**Ombudsman**