

The complaint

Mr L complains that Sainsbury's Bank plc (Sainsbury's) declined a payment made using his Sainsbury's bank card resulting in a missed delivery. He would like Sainsbury's to have a system in place to avoid this. He would also like Sainsbury's to honour the original £25 compensation it offered, plus offer an apology.

What happened

The details of this complaint are well known to both parties so I won't repeat them again here, instead I will focus on giving the reasons for my decision.

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 have reached the following conclusions:-

- I appreciate it must have been frustrating for Mr L to have his payment declined and thus miss his delivery slot. I have noted that in its final response letter Sainsbury's apologised for any upset caused which is one of the redress points Mr L wanted.
- Sainsbury's has explained that the payment was declined as Mr L had his details saved with the merchant so the transaction couldn't go through the necessary authentication process. On this basis it doesn't seem unreasonable to me that the payment was declined
- Sainsbury's has also explained that although it does sometimes contact customers if it has fraud concerns, in this case it would have expected the merchant to advise Mr L if it hadn't been able to take a payment. It's not for us to comment on or tell businesses what processes to use. So, I can't, as Mr L would like, tell Sainsbury's to set up a system to always advise customers of issues with payments.
- I appreciate Sainsbury's offered Mr L £25 compensation, but Mr L declined this. As a result, Mr L's complaint was escalated, investigated and a final response letter sent not offering any compensation as Sainsbury's didn't uphold Mr L's complaint. I appreciate Mr L feels Sainsbury's should honour this payment, but I don't agree. Mr L turned down the payment when offered. I think at this point the payment was likely to have been a gesture of goodwill not an admission of any fault. This was then superseded by an investigation that found no business error. On this basis I wouldn't have expected any compensation to be offered. And, having reviewed all the information I have been given, I don't feel Sainsbury's has done anything wrong. So, on that basis I can't reasonably ask it to compensate Mr L

My final decision

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr L to accept or reject my decision before 9 January 2024.

Bridget Makins
Ombudsman