

## **The complaint**

Mr D has complained that Tesco Personal Finance PLC failed to provide him with a closing balance when he closed his bank account.

## **What happened**

Mr D lives abroad. He said he called Tesco in 2018 to close his account and he asked for the closing balance of £1,647.42 to be sent to him. He said Tesco confirmed it would send him a cheque. Mr D said he never heard from Tesco again until he received the cheque dated in 2018 in 2022.

Mr D said when he contacted Tesco in 2022 it initially said it would reissue the cheque. Then Tesco said it had paid the balance in 2018 into another pre-paid account Mr D had. Mr D said he never had this pre-paid account and further he never gave details of this pre-paid account to Tesco in 2018.

Tesco said that Mr D had phoned it on 15 June 2018 saying he had not received the cheque. Tesco then explained that because it was sending it abroad it would take longer than the usual 3 to 5 business days that it originally said. Tesco said Mr D phoned again on 22 June 2018 saying he had still not received the cheque. Tesco said that Mr D phoned yet again on 27 June 2018 where he gave it the details of his pre-paid account so Tesco could pay in there instead. Tesco said it paid the money into that pre-paid account on 28 June 2018. On this basis Mr D brought his complaint to us in 2022. The investigator was of the view that given Tesco's testimony, she didn't think it needed to do anything more.

Following Mr D's contact with Tesco in 2022 it paid Mr D £100 compensation as it believed its service could have been better when Mr D raised his complaint with it in 2022. There were some problems in getting this compensation to Mr D because an international transfer fee was wrongly deducted. However, Tesco is now of the view that Mr D has now received the full £100 compensation.

Mr D however remains dissatisfied, so his complaint has been passed to me to decide.

## **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 I'm not upholding this complaint. I'll now explain why.

Both parties agree that Mr D did tell Tesco back in 2018 on 8 June, that he wished to close his account and that the final balance would be sent to him. Mr D claims never heard from Tesco until he received a cheque dated in 2018 in 2022.

However, whilst Tesco don't have all the recordings of the phone calls which I don't find unreasonable given the passage of time since 2018, it does however have notes of these calls. These notes clearly show Mr D called on 15 June 2018 chasing the agreed cheque for the closing balance of his account. It recounts that he was told previously he would get the cheque within 3 to 5 working days which was wrong as it would take longer given Mr D lived abroad. In that call Mr D's complaint about the mismanagement of the time period he was told he should receive the cheque was acknowledged and he was told feedback would be given to the agent who had initially talked to him. Tesco's notes show Mr D called again on 22 June 2018 chasing his cheque. And Tesco's notes show Mr D called again on 27 June 2018 where this time he gave details of another account namely this pre-paid account to where it was agreed Tesco would now send the closing balance instead. Tesco's file confirms this was done on 28 June 2018.

Given this evidence, I don't consider that it was feasible or likely that Tesco didn't do this. And I don't consider Mr D is right that someone else must have made these calls from 15 June 2018 onwards as that wouldn't make sense since each call is following on the subject matter from the previous call, so how would someone else know what was said in the first call or indeed more importantly pass the security questions. Also, if Mr D's recollection is correct why would he not have chased Tesco in any event well before 2022 when he said he received the cheque. Given the delay of four years in Mr D chasing this payment of his closing balance, none of that delay can be caused by Tesco either.

I appreciate and understand that Mr D says he doesn't know anything about this pre-paid account to which Tesco paid the closing balance and that he has made a separate complaint about that. But I think it's clear on the available evidence despite the passage of time that Tesco was following Mr D instructions to pay the closing balance to this pre-paid account given the difficulties that Mr D explained he had in receiving post, given his rural location which he explained to investigator.

Therefore, I don't consider Tesco needs to do anything more here.

Tesco following Mr D's contact and complaint in 2022 decided to pay Mr D £100 compensation given the mis-advice concerning the fact it initially said it would reissue the cheque and failed call backs when it promised to do so. It sent that compensation to Mr D by cheque. However, Mr D also complained that that as he lives abroad, he couldn't bank this compensation cheque as his bank wouldn't accept a UK cheque. So, Tesco sent the compensation via a bank transfer. Sadly, its clearing agent mistakenly took an international transaction fee, which I am now pleased to note has been refunded to Mr D.

### **My final decision**

So, for these reasons, it's my final decision that I don't uphold this case.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 4 October 2023.

Rona Doyle  
**Ombudsman**