

## **The complaint**

Mr R complains that Tesco Personal Finance PLC mis-sold him a credit card account.

## **What happened**

Mr R says he was advised to open the Tesco credit card account to improve his credit score. He says the account had the opposite affect and his credit score has reduced. Mr R says the account was mis-sold and he has been given incorrect information by Tesco.

Tesco says Mr R opened the account in January 2023. It says the account has a credit limit of £250 and it has not reported any adverse information to the Credit Reference Agencies (CRA's). Tesco says it makes clear that the account may improve a credit score if the account is managed appropriately.

Mr R brought his complaint to us, and our investigator didn't uphold it. The investigator didn't think Tesco was responsible for the actions of the CRA's and didn't think it had made a mistake.

Mr R doesn't accept that view and says he was told to use the credit limit which was incorrect advice.

## **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 come to the overall view that I don't uphold this complaint. I appreciate Mr R will be disappointed by my decision.

I make it clear to Mr R that I can only look at the actions of Tesco and it isn't responsible for the calculation of his credit score by the CRA's.

I'm satisfied Mr R made the decision to open the Tesco credit card account. I can see from Tesco's records and the information on Mr R's credit file that no adverse information has been reported to the CRA's by Tesco. And there is no adverse information recorded on Mr R's credit file about the Tesco account. So, I can't see any evidence that Tesco has made a mistake or acted unfairly by reporting incorrect information to the CRA's.

I am sure Mr R appreciates that Tesco is not responsible for how a CRA calculates a credit score and they use numerous factors when making that calculation. I also think it's up to a CRA to decide when it updates a credit score and again that is not something I can fairly hold Tesco responsible for, which are the actions of another business.

I appreciate Mr R says Tesco has given incorrect advice in a telephone call. But I have not found any evidence in the available calls about such advice and in any event, I have made clear what the main issue is here, which is Tesco has not reported any adverse or incorrect information to the CRA's.

Overall, I'm satisfied Tesco has reported accurate information to the CRA's. I have not seen any evidence Tesco misled Mr R into opening the account and can see it makes clear that there is no guarantee an account will improve a credit score. I appreciate Mr R says he was told by a CRA that using more of the credit limit may affect a credit score, but equally Mr R has an account in which he can use the full credit limit. I have explained that Tesco is not responsible for the actions of a CRA.

### **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 R to accept or reject my decision before 4 February 2024.

David Singh  
**Ombudsman**