

## **The complaint**

Mr T complains that Tesco Personal Finance PLC (Tesco) hasn't been transparent about which transactions triggered a review of his credit card account.

## **What happened**

Tesco got in touch with Mr T following a review of his account. It said it got in touch as it thought some of the transactions being made from the account might have been for business purposes – and the account should only be used for personal expenses. It had a conversation with Mr T on the phone about some of the transactions on the account.

Following the discussion, Tesco sent Mr T a letter letting him know that the account shouldn't be used for business purposes. And that these types of transactions should be stopped – otherwise it might take action to close the account.

On several occasions, Mr T asked Tesco which transactions triggered the review. And which transactions he should stop making – which he says he hasn't received a clear or transparent response about. Mr T has also sent this service his most recent statements which he says shows that he hadn't been using the account for businesses purposes.

An Investigator looked into the complaint, but they didn't think it should be upheld. The Investigator didn't explain what transactions triggered the review of Mr T's account, however they thought that Tesco had done enough in explaining that the account shouldn't be used for business use.

Mr T didn't agree with the Investigators view. He said that Tesco hadn't explained to him the behaviour it wanted him to stop. Mr T explained that there has been no business use, and provided copies of his statements to prove this.

Because an agreement couldn't be reached, the complaint has been passed to me to decide on the matter.

## **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 reviewed all of the evidence available to me, I won't be upholding Mr T's complaint.

The terms and conditions of the account, under the section heading *"Restrictions on your account"* say, *"You and any additional cardholder must not use your account for business or illegal purposes"*.

It isn't unfair or unreasonable of Tesco to carry out reviews of accounts to ensure that they are being used inline with the terms and conditions. And where it has concerns about how the account is being used, it isn't unfair or unreasonable of it to carry out further investigations.

It isn't clear which transactions triggered the review of Mr T's account. However, Tesco has provided me with a transcript of the call that it had with Mr T about some of the transactions on the account. So, I think it more likely than not that the transactions discussed during the call were the ones that triggered the review. These transactions included payments coming into the account from a business where Mr T is the director, overseas transactions, and transactions relating to property or property management companies.

During the call, Mr T confirmed that he has a business both abroad and in the UK. And he confirmed that he leases properties. The transcript states that Mr T said, "*so I'm not going to say I haven't made business purchases on it but it is for personal use*".

Given that Mr T had implied himself during the call that he might have used the card for business purchases, I don't think Tesco did anything wrong in later writing to Mr T to ask him to stop using the card for transactions of this nature.

I know Mr T wants an answer from Tesco about which specific transactions he needs to stop making. However, I think Tesco have been clear in saying that the card is for personal use only, and that it shouldn't be used for businesses purposes. So, Mr T would need to stop making transactions that are for the purposes of any of the businesses he is involved in. I don't think that Tesco needs to be more specific than this.

I note that Mr T has said that on reviewing his statements more recently that he hasn't made any business purchases using the account, nor has he used it for expenses incurred during employment. While I accept that this might be the case, I don't think this was clear from the transcript of the conversation Mr T had with Tesco when the review took place. So, I still don't find that Tesco did anything wrong in later asking Mr T to use the account inline with the terms and conditions.

### **My final decision**

For the reasons set out above, I don't uphold Mr T's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr T to accept or reject my decision before 10 November 2023.

Sophie Wilkinson  
**Ombudsman**