

The complaint

Mr D has complained that he was not able to use a prepaid card he was provided with by Tide Platform Limited (trading as Tide) at 'pay at pump' facilities at petrol stations.

What happened

Mr D says that on two occasions, he tried to use his card to purchase petrol using the pay at pump option. Both times the card was declined for the transaction. Mr D says that this left him embarrassed, and that this meant he had to use petrol stations that were more expensive. He complained to Tide about this.

Tide responded that this prepaid debit card was not accepted by all retailers. In particular, it highlighted that the conditions of the card included a term saying that the card could not be used at self service petrol pumps, but can be used by taking it to the cashier. Unhappy with Tide's response, Mr D brought his complaint to this service.

Our investigator did not uphold this complaint. She noted the term relating to the card not being useable at self service petrol pumps, and concluded that Tide had done nothing wrong in this matter.

Mr D disagreed with the investigator's assessment. He commented that the term relating to self service pumps was not brought to his attention, and he suggested that it was an unusual term. He was also unhappy with Tide's overall handling of his complaint, including the time this had taken.

The investigator explained that complaint handling itself is not a regulated activity, so is not something that this service can specifically consider as a separate issue. She stated that she did not consider the self service pump term was an onerous one which should have been highlighted to Mr D.

Mr D asked that his complaint be reviewed by an ombudsman. He said that on the two occasions his card had been declined, he had had to drive out of his way to use different petrol stations, costing him both money and time, and causing him stress. At the two petrol stations where his card was declined, he was unable to pay a cashier as they were both unmanned.

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.

The conditions applicable to Mr D's card include a term which states that it "*cannot be used at self-service petrol pumps but it can be used by taking it to the cashier.*" It was for this reason that Mr D was unable to use his card to pay at the pump. I acknowledge Mr D's comments that unfortunately, at the petrol stations that he attempted to fill his car up, there was no cashier in place to take the payment instead. Consequently, his Tide card could not be used.

Mr D has suggested that the above term relating to self-service pumps should have been made clearer to him when he took out the card. However my understanding is that it is commonplace that prepaid cards are not accepted at self-service petrol stations, and therefore my view is that this term is not an unusual one. In the policy conditions the term is shown separately. In addition, the term confirms that the card can still be used to purchase petrol, albeit it requires the transaction to be processed by a cashier.

Mr D could not utilise the option of taking the card to a cashier at the particular petrol stations that gave rise to the incidents that led to his complaint to Tide. However, taking into account that the card could be used for petrol purchases, as long as they were not 'pay at pump' ones, on balance my view is that Tide did not do anything wrong in the way in which it presented the specific term of the card relating to self-service pumps. I am sorry to learn of the difficulties that were caused to Mr D when he found that he could not use the card to pay for his petrol at the pump. But overall, my conclusion is that Tide has not been at fault in this matter.

In terms of Mr D's concerns relating to Tide's handling of his complaint, as our investigator explained, dissatisfaction about how a business has handled a complaint does not fall within this service's jurisdiction, because this does not relate to a regulated activity.

My final decision

My final decision is that I do not uphold this complaint, and I make no award.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 13 February 2024.

John Swain

Ombudsman