

## **The complaint**

Mr M complains that Tesco Personal Finance PLC trading as Tesco Bank failed to question the number of cash withdrawals he was making using his Tesco credit card. He's unhappy about the fees for withdrawing cash and making balance transfers. Mr M is also unhappy that he received a statement through the post several weeks after he closed his account. He says he was told that the statement would be sent by email.

## **What happened**

Mr M complained to Tesco because he was unhappy that it hadn't questioned the cash withdrawals he'd made on his credit card. He was also unhappy that a statement for a closed account had been sent to him by post rather than by email.

In its final response, Tesco said that whilst it could see that Mr M had made some cash withdrawals and money transfers, this wasn't something it would contact him about because he was allowed to use the credit card as he needed to. Tesco said the terms and conditions of the account made it clear that there could be charges for these types of transactions. In relation to the statement, Tesco said it had to send the final statement by post because when an account is closed, the online account is closed also.

Mr M remained unhappy and brought his complaint to this service.

Our investigator didn't uphold the complaint. He said that Tesco hadn't made any banking errors in relation to Mr M's account, because credit cards can legitimately be used for all of the transactions that Mr M had used his credit card for. The investigator said that the terms and conditions of the agreement which Mr M had signed set out what the fees for each type of transaction were. In relation to the closing statement, the investigator said that the online form for closing the account made it clear to customers that the final statement would be posted.

Mr M didn't agree. He said he'd received a needless statement through the post, when the form he'd submitted said the account would be closed within 14 days and that an email would be sent to confirm this.

## **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.

I've reviewed Mr M's credit card statements for 2021 and 2022. I've also reviewed the terms and conditions of the account.

The statements show that Mr M used the credit card for a range of transactions, including cash withdrawals and money transfers. I understand that Mr M doesn't think that he should have been allowed to make cash withdrawals to the extent that he did. However, there's nothing in the terms and conditions which prevents or limits the number of cash withdrawals a customer can make, so I can't say that Tesco has made an error by allowing Mr M to use

the card for an unauthorised purpose.

The terms and conditions of the credit agreement set out the fees for different transactions including cash withdrawals and money transfers. I understand that Mr M thinks these fees are too high. Mr M was made aware of the fees when he entered into the agreement, and he's had the choice whether to use the card for a particular type of transaction and incur the relevant fee. I haven't seen anything to suggest that the fees have been applied incorrectly. So I'm unable to say that Tesco has made an error here.

I've reviewed the online form for closing the account. This says that customer will receive a final statement by post. I understand that Mr M thought that he would receive his final statement by email. I haven't seen any evidence to suggest that Mr M was advised that his final statement would be sent to him by email. I think its clear from the online form that final statements will be sent by post.

For the reasons I've explained, I'm unable to uphold this complaint. I won't be asking Tesco to do anything further.

### **My final decision**

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 27 December 2023.

Emma Davy  
**Ombudsman**