

out of pocket because of computer troubles at your bank...?

We're getting lots of questions about the recent computer troubles at banks.

People are asking us:

- how do they get problems sorted?
- how can they put in a claim?
- how can the ombudsman help?
- I think I have been a victim of fraud or a scam - can you help?

This factsheet answers those questions and explains how the ombudsman can help.

first steps

Get in touch with your bank straight away and tell them:

- what happened to you because of the computer problems;
- what you want them to do to help put things right for you;
- what losses you want them to cover.

It will help you and your bank if you can give them a clear list of what you're claiming – with the key facts and figures. Try to keep everything short and to the point. Don't worry about writing long detailed letters.

TSB customers can call 03459 758 758, visit the nearest TSB branch or the website at <https://www.tsb.co.uk/personal/>

Other banks have details of how to complain on their websites or in their branches.

if that doesn't sort things out

If you're unhappy with how your bank deals with your problems, contact us at the Financial Ombudsman Service. We can usually get involved 15 days after you've raised your concerns with the bank – and sometimes even sooner.

how can the ombudsman help?

The ombudsman has official powers to sort out problems where people can't agree with their bank.

We look at the facts, ask questions and decide what's fair in each case. If we agree the bank has done something wrong – and you've lost out – we can order them to put things right.

Our service is free to consumers.

Phone us on **0800 0234 567**.

Or go online at <http://www.financial-ombudsman.org.uk/contact/index.html>.

what does putting things right mean?

If we agree you've lost out because of the bank's problem, we can tell the bank to pay you compensation:

- to make sure you don't end up out of pocket;
- to recognise inconvenience and trouble you've been put through.

We can also tell the bank to take steps to make sure you've not lost out any other way – for example, by telling the bank to correct your credit file.

The losses that people are already telling us about include:

fees, charges and fines	These may have been applied to your own bank account, where payments were missed or delayed. For example, where wages were paid in late, you may have incurred charges for going overdrawn. Or you may have incurred charges because you missed making a payment to someone else – like your credit-card company, your landlord or your mortgage provider.
extra costs	These might be “out of pocket” expenses that you had to pay when trying to sort things out – like the cost of phone calls, fares and parking charges. Or they could be larger costs, like additional legal bills if a house purchase was delayed.
other financial losses	Delays in payments from a bank account could result in other knock-on losses. For example, a delayed payment into a savings account might mean you lose interest on savings. And small businesses may have experienced trading losses where business accounts have been disrupted.
losses that aren't financial	Consumers can be compensated for the trouble, stress or inconvenience they've been put through. This could cover things like embarrassment because you couldn't repay the debt you owed to someone or disruption caused by having to take time off to sort out urgent problems.
fraud losses	Some people have reported fraud on their accounts as a direct result of the IT problems. In addition, fraudsters may pose as the bank, offering help to sort things out, but in reality are trying to gain access to customers' accounts.

If you're claiming for losses like these, it will help if you can back up your claim with any notes or paperwork you've got – for example, copies of:

- bank, mortgage and credit-card statements showing charges resulting from the bank's problems;
- phone bills, bus tickets or receipts for travel and petrol;
- things like emails from the time that help show how the situation was directly affecting you.

how to contact us

write [Financial Ombudsman Service, Exchange Tower, London E14 9SR](#)

email complaint.info@financial-ombudsman.org.uk

phone **0800 0234 567** (8am to 8pm, Monday to Friday, Saturday – 9am to 1pm)

If you're worried about the cost of calling us, we'll be happy to phone you back.

website www.financial-ombudsman.org.uk

This factsheet for consumers is only a general guide. It is not legal advice. We look at each case on its own individual facts and merits. We will always give you the chance to query anything you don't understand or agree with.