

The complaint

Mrs and Mr K are unhappy that TSB Bank plc cancelled both of their debit cards despite only reporting one as being lost. Mrs and Mr K are also unhappy with the service they received from TSB during a visit to branch.

What happened

Mr K visited a TSB branch during a time when the Covid-19 pandemic meant that businesses such as TSB had restrictions in place regarding how many customers they were allowing into their branches at that time. This meant that Mr K wasn't immediately allowed entry into the branch and had to wait outside. Mr K also felt that he was spoken too rudely by a member of TSB staff.

Separate to this, Mrs and Mr K reported that one of their debit cards had been lost. However, TSB proceeded to cancel both of their debit cards, leaving Mrs and Mr K without a debit card to pay for essential items. Mrs and Mr K weren't happy about this, or with the service Mr K had received when he'd visited a TSB branch, so they raised a complaint.

TSB looked at Mrs and Mr K's complaint. They explained that because of Covid-19, restrictions as to the number of customers allowed into branch had been in place at the time of Mr K's visit to branch which had meant that Mr K had had to wait for a period before being allowed into branch. TSB didn't feel that this was unreasonable, given the wider social circumstances present at that time, and they also didn't agree that Mr K had been spoken too rudely by TSB staff at that time, so they didn't uphold those aspects of Mrs and Mr K's complaint.

However, TSB did acknowledge that they'd mistakenly cancelled both Mrs and Mr K's debit cards when only one of the cards should have been cancelled, and they apologised to Mrs and Mr K for this and paid £50 to Mrs and Mr K to compensate them for any trouble or upset this may have caused.

Mrs and Mr K weren't satisfied with TSB's response, so they referred their complaint to this service. One of our investigators looked at this complaint. They also felt that TSB hadn't acted unreasonably in asking Mr K to wait outside during the Covid-19 pandemic until he could be admitted safely into branch, and they didn't feel that they could impartially confirm that Mr K had been spoken too rudely as he felt he had been. So, our investigator also didn't uphold those aspects of Mrs and Mr K's complaint.

But our investigator did feel that Mrs and Mr K had been inconvenienced by having both of their debit cards cancelled mistakenly by TSB, and they didn't feel that the £50 compensation that TSB had already paid took sufficient account of this inconvenience. Because of this, our investigator recommended that this complaint be upheld in Mrs and Mr K's favour on this basis and that TSB should increase the total amount of compensation payable to Mrs and Mr K to £125.

Mrs and Mr K didn't feel that the recommendation put forwards by our investigator went far enough, and so the matter was escalated to an ombudsman for a final decision.

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 can appreciate how it might have been frustrating for Mr K, upon arriving at TSB's branch, to not have been allowed immediately inside. However, given that Mr K's branch visit took place during the Covid-19 pandemic at a time when business such as TSB were encouraged to have policies in place to mitigate against close personal contact and potential viral transmission, I don't feel that it was unreasonable for TSB to have had restrictions in place in regard to the number of customers that they were allowing into branch which resulted in Mr K, as well as other TSB customers, to be asked to wait outside until such time that they could be safely admitted into branch.

Mr K has also stated that he feels that he was spoken to rudely by TSB staff. In their response to Mrs and Mr K's complaint, having sought the recollections of staff members in question, TSB didn't agree that Mr K had been spoken to rudely, and felt that their staff had been trying to explain the bank's position as to why Mr K was being asked to remain outside to Mr K, and that Mr K had not liked the bank's position on that matter.

In circumstances such as this, where the testimonies of both parties differ, I have to determine, as an impartial party, whether I feel that the testimony of one party can be considered as being more likely than not, on balance, to have occurred. In this instance, while I don't doubt that Mr K felt that he was being spoken to in a rude manner by TSB staff, it's also evident from Mr K's correspondence with this service that he felt very strongly about not being allowed into branch and having to wait outside.

It seems plausible, therefore, that attempts may have been made by TSB staff to provide a reasonable explanation to Mr K and that these attempts may not have been readily accepted by Mr K at that time. Ultimately, I wasn't present at that time and so can't say for certain what did or didn't take place. But while I don't doubt Mr K's feelings on this matter, I also don't feel that there's compelling cause for me to be able to fairly and impartially accept that Mr K was spoken to rudely by TSB staff in this instance, and as such I don't feel that I can reasonably uphold this aspect of Mr K's complaint.

Finally, in regard to TSB cancelling both of Mrs and Mr K's debit cards by mistake, TSB have confirmed that they made an error in this regard and they've apologised to Mrs and Mr K and made a payment of £50 compensation to them because of this.

While I commend the spirit of TSB's offer here, I don't feel that the £50 compensation that TSB have paid to Mrs and Mr K takes sufficient account of the impact of TSB's mistake, which left Mrs and Mr K without a debit card with which to withdraw cash or purchase essential items.

TSB have stated that Mrs and Mr K held a TSB credit card account which had a 0% interest promotion in place at that time. This would seem to suggest that Mrs and Mr K did have a means of making essential purchases during the time that the debit cards were being replaced. But it's notable that Mrs and Mr K were in dispute with TSB about this credit account at that time and that the account wasn't being used by Mrs and Mr K. And as such, I don't feel that this credit account did reasonably provide Mrs and Mr K with the back up means to make purchases as TSB suggest.

However, it was the case that Mrs and Mr K could visit a TSB branch to withdraw cash during the period that they didn't have working debit cards. And while I appreciate Mrs and Mr K's comments that they were reluctant to do this following the unpleasant experience Mr

K had had on his last visit to branch, as described above, and having taken into account Mrs and Mr K's personal circumstances at that time, including that they had young children and that Mrs K was also pregnant, I do feel that withdrawing cash from branch was an option that was available to Mrs and Mr K, albeit a somewhat inconvenient one, which Mrs and Mr K chose not to use, rather than it being the case that it wasn't an option at all.

As such, in consideration of all the circumstances described above, I do feel that TSB should pay further compensation to Mrs and Mr K, and so my final decision here will be that I am upholding this complaint in Mrs and Mr K's favour on that basis and instructing TSB to pay an additional £75 to them, taking the total amount of compensation payable to £125.

I'm aware that Mrs and Mr K feel that a larger amount of compensation should be warranted in these circumstances. Indeed, I acknowledge that matters of compensation can be subjective, with an amount considered as being fair and reasonable by one party not being considered as being such by someone else. But compensation totalling £125 does feel fair to me here, in consideration of all the above, and I don't feel that further compensation above that amount is merited in this instance.

I realise that this might not be the outcome that either Mrs and Mr K or TSB were wanting, but I hope that all parties will understand, given what I've explained, why I've made the final decision that I have.

Putting things right

TSB must make a further compensation payment to Mrs and Mr K to take the total amount of compensation payable up to £125.

My final decision

My final decision is that I uphold this complaint against TSB Bank plc on the basis explained above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs K and Mr K to accept or reject my decision before 21 March 2022.

Paul Cooper
Ombudsman