

## **The complaint**

Miss A and Mr H complain about how TSB Bank plc dealt with a lost account card.

## **What happened**

Mr H says he lost his TSB account card in late May 2021. He says he called TSB to cancel the card, but it cancelled the wrong account card. Mr H says as a result fraudulent transactions took place and he was caused inconvenience as well as embarrassment when his joint account card stopped working. He says he then spent a significant amount of time trying to sort matters out and being held on telephone calls for over 40 minutes. Mr H would like £500 compensation for what took place and the stress and inconvenience caused.

TSB accepts it made a mistake and has apologised as well as paying £50 compensation. It says it cancelled the wrong account card but has refunded any fraudulent transactions and says it will pay for any expenses Mr H has incurred. TSB says it resolved matters within a short time period when told about the mistake and has reviewed the compensation offer which it has offered to increase by £50.

Miss A and Mr H had brought their complaint to us and our investigator thought TSB's total compensation offer appropriate. The investigator accepted a mistake was made but that TSB had sorted matters out within a short time period.

Miss A and Mr H don't accept that view or offer and say the mistake took far longer to sort out. Mr H says he made a number of attempts to find out what was happening with his complaint and says TSB refused to call him back.

## **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 done so I have come to the overall view that TSB has made a fair and reasonable compensation offer. I appreciate that Mr H and Miss A will be disappointed by my decision.

There is no question here that TSB made a mistake in dealing with what ought to have been a straightforward issue of cancelling a lost account card. I have no doubt Mr H was caused distress and inconvenience when his account card would not work, and I accept that he then spent some time trying to sort matters out. It follows that the only real issue for me to decide upon is the level of compensation.

I don't think Mr H suffered any financial loss and can see that in any event that TSB has fairly offered to pay for any such expenses. I'm satisfied that the total offer of £100 compensation is fair and reasonable and reflects the impact TSB's mistake had upon Mr H and Miss A. I also think the mistake was corrected within a short time period and that the additional calls Mr H made were largely concerned with the outcome to his complaint rather than the original issue. It may be helpful for me to explain that complaint handling is not a regulated activity and so not something we would look at when considering compensation.

I appreciate Mr H may not wish to accept TSB's offer of an additional £50 compensation and so will leave it to him to decide.

Overall, I'm satisfied that TSB has made an appropriate compensation offer which I think is in line with the amount we would make for this type of mistake and impact.

### **Putting things right**

TSB should pay a further £50 compensation.

### **My final decision**

My final decision is that I uphold this complaint and order TSB Bank plc to pay Miss A and Mr H a further £50 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss A and Mr H to accept or reject my decision before 26 July 2022.

David Singh  
**Ombudsman**