

The complaint

B, a business partnership, complains about the service provided by TSB Bank plc when it was attempting to access its account online.

What happened

TSB opened an account for B in October 2021. There had been a number of service issues. This included B not being able to log in online and operate its account. TSB settled the other issues and in a final response dated 16 November 2021 said that this issue with access had also been resolved. But this wasn't the position and B has been having ongoing issues with not being able to access its account online and wants that specific part of its complaint to be considered.

Our investigator recommended that the complaint be upheld, and B paid £250 in compensation. On 23 November 2021 TSB had said that a new internet banking number was needed. There was no record that this was actioned. B has had to call to get its transaction history which was impacting the business. It continued to have inconvenience and he said that TSB should contact B to sort this out. Although TSB had been in contact with B in February 2022 to try and do so, B said that the person involved hadn't had the background information. TSB wasn't able to provide a recording of that call.

TSB didn't agree. It said that one of its Digital Managers had called B and that the assistance was refused. It hadn't been given the opportunity to rectify the issues. The person calling didn't have any new login details for B as she wanted to find out if this information was the actual problem.

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 listened to the call B had with our investigator about what happened. And one of the partner's explained that she had sent screen shots and screen recordings in the past of what happened when she logged in. And that she had discussed this with members of staff and that every time new log in details had been sent these hadn't worked.

As our investigator says above following the final response it was identified that a new customer number was required. An email was sent to B about this and a note was to be left on the account for when B called. And TSB said that *"once your access is restored, I will consider this separate to the response given to you on 16 November and write out to you with my findings."*

I asked our investigator to contact TSB and let it know that B told this service on 23 June 2022 that it did now have access to the account. And inviting it to consider the position now. It didn't want to change that as it maintained it hadn't been given the opportunity to address things and was disappointed by this.

From what I can see B had made multiple attempts already to resolve this problem. And had been wrongly told that this was resolved. As I say I don't see that it had a new number sent out following the final response and TSB specifically said that this didn't happen before B was called in February 2022.

There is no recording of the call as the member of staff used a personal mobile due to technical issues. But B said that it was unhappy that the person didn't have all of the background and said that she seemed rushed.

I'm satisfied that B was prepared to take reasonable steps before to resolve things. But I don't think those would extend to having to go through the same process multiple times with no success. And on balance I find it *most likely* that TSB still hadn't done enough to look into things before the call in February 2022. B also says it contacted the complaints team again following this call. I don't agree that it hadn't been proactive. I have no information from TSB about what the actual issue was with access and that has now been resolved.

I need to think about appropriate compensation. B is a business. It has explained how it has been inconvenienced by what happened. We don't make punitive awards I have taken into account our published guidance about compensation. I have formed my own judgement and I consider that the recommended amount of compensation is reasonable.

My final decision

My decision is that I uphold this complaint and I require TSB Bank Plc to pay B a further £250 in compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask B to accept or reject my decision before 19 August 2022.

Michael Crewe
Ombudsman