

The complaint

Mr O is unhappy with how the fraud investigation team at TSB Bank plc responded after the bank refunded fraudulent transactions on his account.

What happened

Mr O disputed five transactions on 16 February 2021, they were refunded the same day. On 10 March 2021 he called TSB to flag further transactions he thought be fraudulent. He was told a partial block would be put on his account and the fraud investigation team would be in touch. TSB refunded the payments on 11 March 2021.

But there was a delay between TSB providing the refunds, and the block being lifted on his account and a new card being ordered (16 March 2021). TSB says this was as it wanted to speak to Mr O about preventing fraud in the future (an 'education' call) so the process was delayed by a couple of working days. Mr O was also given the wrong number for the fraud investigation team. Mr O was paid £25 compensation for the delay.

Mr O says he had to ask multiple times for TSB's complaint procedure and the delay left him with his card blocked over Mother's Day weekend. He said TSB hadn't sent him a debit card on his other account so that was no help – TSB has showed it had. But as Mr O did not have possession of that card it blocked it and issued a new one. Mr O says until 16 March 2021 no-one at TSB provided him with accurate information.

Our investigator recommended that TSB should pay Mr O a further £50 compensation, taking the total to £75. He said there were issues - apart from the delay with the 'education call' - that caused Mr O additional inconvenience. TSB gave Mr O the wrong number for the fraud investigation team and was told he had to call them. He was later told though the team had no external number and it would call him.

TSB agreed with this suggested settlement. Mr O said it should be a further £75 so that it totalled £100. As an informal agreement could not be reached the complaint was passed to me, an ombudsman, to make 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.

The facts of this case are no longer in dispute and are set out above. What remains in dispute is the appropriate compensation. Having reviewed the impact of the bank's errors on Mr O I am satisfied that the suggested settlement of an additional £50 is fair. To reach this conclusion I have considered the time Mr O was left with inaccurate and uncertain information (six days) up until 16 March 2021, when he accepts the correct actions were taken and correct information provided. He does say the issue was not then totally solved as he had to wait for the replacement card to be issued for at least a further 7 days - but this is in line with the bank's process and timelines and we would not award compensation for this.

I note Mr O says TSB also failed to provide a copy of its complaint procedure. I understand this would have been frustrating and TSB should have complied with his request. But we also consider what an accountholder can do to mitigate the impact of an issue – and TSB's complaint process is clearly set out online.

Putting things right

TSB must now pay Mr O the additional £50 compensation.

My final decision

I am upholding Mr O's complaint in part and TSB Bank plc must put things right as set out above.

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

Rebecca Connelley
Ombudsman