

The complaint

Mrs H complains that her TSB Bank plc online banking facility doesn't work.

What happened

Mrs H has a current account with TSB and had been using its online banking facility until May 22. Mrs H has told us that since May 2022 she's been unable to reliably access online banking which has made it hard to manage her accounts.

Mrs H complained to TSB and it investigated the technical issue. TSB has gone on to refer Mrs H's difficulties to a technical team to investigate but, to date, it's been unable to resolve the situation or restore access to online banking.

An investigator at this service looked at Mrs H's complaint and upheld it. They asked TSB to pay Mrs H £200 for the distress and inconvenience caused. During the investigation, TSB advised it still wasn't able to resolve Mrs H's technical difficulties but was continuing to look into the problem. TSB agreed to pay Mrs H £200 for the distress and inconvenience caused. But Mrs H asked to appeal. As a result, her complaint has been passed to me to make a 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've been brief in setting out the background of Mrs H's complaint as all parties broadly agree about what happened. I can see Mrs H hasn't been able to access online banking for a long time and TSB accepts there's a technical issue that's impacting her. TSB's confirmed investigations into the issue remain ongoing but hasn't been able to provide a timescale for a fix.

Ultimately, until TSB is able to find out what's wrong and why Mrs H's online banking facility isn't working she won't be able to access it. I understand that doesn't resolve the underlying issue. But I think it's fair to be realistic and say there's no way we can force TSB to fix the issue beyond investigating the problem. Given the length of time this issue has been ongoing and the lack of resolution, Mrs H is free to consider her banking options and whether TSB is able to provide the services she requires.

I agree that the issues raised have unfairly impacted Mrs H and that she's lost an important tool to help manage her account. I agree that Mrs H's case should be upheld. Our investigator asked TSB to pay Mrs H £200 for the level of distress and inconvenience caused.

As I've noted above, I accept Mrs H hasn't been able to use online banking as intended. But Mrs H's account still operates as normal and can be managed using other means. So Mrs H hasn't lost access to the bank account itself, just the online banking facility. Having taken all the available information into account, I'm satisfied the £200 payment for the distress and

inconvenience caused that has already been agreed is a fair and reasonable way to resolve Mrs H's complaint. As I'm satisfied the compensation already agreed is fair and reasonable in all the circumstances and TSB has confirmed it continues to investigate the technical problems, I'm not telling it to do anything else.

My final decision

My decision is that I uphold Mrs H's complaint and direct TSB Bank plc to pay her £200 (less any compensation already paid).

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs H to accept or reject my decision before 6 March 2023.

Marco Manente
Ombudsman