

## **The complaint**

Mr H complains TSB Bank plc didn't do enough to help him with a debit card dispute and provided poor customer service.

## **What happened**

The details of this complaint were well known to both parties, so rather than repeat them, I focussed on the reasons for my decision. I issued a provisional decision in which I said:

"I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

In August 2022 Mr H used his TSB debit card to pay a merchant for some headphones. In November 2022 he raised a debit card dispute with TSB. He wanted a refund as the headphones were faulty and the merchant hadn't refunded him. TSB, as I would expect, asked Mr H to provide information and evidence to support his dispute.

Mr H had some issues uploading documents to TSB's disputes system. He raised this with TSB by email on 25 November 2022. Based on an email trail provided by Mr H, as well as recordings of two calls on 9 December 2022 provided by TSB, I'm not persuaded TSB supported Mr H as it ought to have. I say this because TSB doesn't appear to have engaged with the issue Mr H was experiencing, didn't always respond to his emails, and didn't call him back when it said it would.

Ultimately a complaint was logged, but the underlying issue – Mr H's difficulties uploading documents to support his dispute – wasn't addressed. Fortunately, by the time TSB issued its final response letter in late December 2022, the merchant had refunded Mr H, so there was no longer a need to continue with the dispute.

TSB apologised for any upset it had caused Mr H, paid him £30 compensation and offered to consider any costs he incurred. I'm not persuaded this fairly reflects the impact this matter had on Mr H. It's clear from the emails and the call recordings Mr H was increasingly frustrated with how TSB was communicating with him and that he spent quite a lot of time attempting to proceed with his dispute to no avail. In my view £100 compensation – in total – is a fair and reasonable amount in the specific circumstances of this complaint.

I'm aware Mr H considers TSB should pay him more compensation than I intend to require of it. He has been emailing TSB on a regular basis and says he has – and will continue to – charge it £5 a day until this complaint is resolved to his satisfaction. I don't consider this an appropriate methodology for determining fair compensation.

### *My provisional decision*

I intend to uphold this complaint and require TSB Bank plc to pay Mr H a further £70 compensation.

Mr H accepted my provisional decision. TSB has provided no further comments or evidence for to me to consider.

**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.

In the absence of disagreement, and further comments or evidence, I see no compelling reason to depart from my provisional decision.

**My final decision**

I uphold this complaint and require TSB Bank plc to pay Mr H a further £70 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 13 April 2023.

James Langford  
**Ombudsman**