

The complaint

Mr C complains about TSB Bank plc blocking his card and then being slow to unblock it. Also, he is dissatisfied with the level of service he received.

What happened

There are 3 strands to Mr C's complaint. Mr C, who opened a spend and save account with TSB in July 2023, says that:

1. On 26 July 2023, when resolving an issue and handling his complaint and request for compensation a TSB representative uttered swear words.
2. His card was blocked two to three times in July 2023 which caused him inconvenience and embarrassment. When he called TSB about one of the blocks, which occurred in a pub on Saturday 29 July 2023, their representative couldn't explain the reason. Also, Mr C was informed that the block would be removed within 5 minutes but says he couldn't use the card for the entire weekend.
3. Mr C complains about the service he received over the phone. He feels the TSB representative lacked empathy.

Mr C complained to TSB seeking an apology and compensation. TSB said:

- Their representative didn't utter swear words
- The 29 July 2023 block wasn't a mistake. They explained that accounts are sometimes blocked whilst they do extra security checks and, in order not to compromise their security, they can't share the reason.

Mr C escalated his complaint to our service, but it wasn't upheld by our investigator.

As Mr C remains dissatisfied, this case has now been referred to me to look at.

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'm not upholding this complaint and I'll explain why.

I should first explain that:

- I can't tell a business to make alterations to their systems, services, procedures or processes. I say this because we aren't the regulator of the financial services industry. Also, banks are entitled to put measures and systems in place as they have responsibilities to protect customers from fraud.
- Our role is to consider the submissions presented and, where we think a business hasn't acted fairly and / or reasonably in the circumstances, to decide what should be done to put right any financial, or non-financial losses that a consumer has experienced.

- In cases where information is incomplete, inconsistent or contradictory, I must reach my decision on the balance of probabilities – in other words, what I consider most likely to have happened in light of the available information.

Strand 1

I requested the 26 July 2023 call and listened to it in its entirety. I found that towards the end of the call in which Mr C was pressing for compensation the TSB representative said, 'If you give me a moment to respond Mr C' and, in response to these words, Mr C accused her of uttering swear words. However, I'm satisfied that the representative didn't use any swear words at this or any part the call and I consider her to have been professional throughout. So, I'm not upholding this strand of Mr C's complaint.

Strand 2

TSB have explained that Mr C's 28 July 2023 market transaction was flagged in line with their fraud detection measures and his card was blocked until he called in and confirmed the transaction was genuine. As TSB have fraud protection responsibilities, I don't think it was unreasonable for their system to flag a concern about a transaction and to put a block in place. Also, their fraud prevention contact and actions are detailed in the terms and conditions of the account.

I recognise Mr C's frustration, including a lack of explanation as to why this was flagged. However, due to banks fraud prevention responsibilities they are entitled to design fraud detection systems and, to protect the integrity of their systems, I don't think it unreasonable for them not to detail the reason or give customers specific information.

Whilst I appreciate the inconvenience of fraud prevention measures, including confirmation phone calls, I'm satisfied that TSB were entitled to take fraud prevention action. Also, banking won't always be totally hassle free, the account was only recently opened, and I'm satisfied TSB were acting in Mr C's best interests.

As Mr C said his card was blocked 2 to 3 times, I asked him for information. Also, as there is conflicting information about when his card was unblocked, I asked about the transactions he attempted and his actions after the Saturday afternoon call on 29 July 2023. However, I didn't receive a response.

The file shows that TSB removed the block on 29 July 2023 at 3:51pm when they spoke with Mr C and, based on the information available, I think it more likely than not that this was the case.

Strand 3

I also listened to the call on 29 July 2023, as Mr C feels the TSB representative lacked empathy. I recognise that when Mr C called TSB fraud department he was frustrated and annoyed and wanted to both unblock his card and request compensation. I found the representative, whose role was to establish identity and assist in unblocking the card, was polite and professional. Also, when Mr C explained his circumstances, she said in a sympathetic tone that she understood his frustration and then assisted him with his complaint. So, considering her role, comments and actions, I'm not upholding this strand of Mr C's complaint.

Summary

So, having considered the 3 strands of Mr C's complaint and all the information on file, I can't see that TSB have made any errors or caused any unnecessary delays (including calls and call holding time), so I'm not upholding his complaint.

My final decision

My final decision is that I'm not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 11 March 2024.

Paul Douglas
Ombudsman