

## **The complaint**

Ms G complains that TSB Bank plc didn't write to tell her it was closing her account, only the joint account holder.

## **What happened**

Ms G held a joint account. In July 2023 TSB decided to close the account but only told the joint account holder. Ms G says that was unfair and the stress caused her eyesight to deteriorate. She would like appropriate compensation.

TSB accepts it ought to have written to Ms G and has apologised. It has paid £25 compensation.

Ms G brought her complaint to us, and our investigator thought the compensation appropriate and didn't think TSB was responsible for Ms G's eyesight deterioration.

Ms G doesn't accept that view.

## **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 have come to the overall view that I don't uphold this complaint.

There is no question here that TSB ought to have written to both joint account holders in July 2023 to tell them both the account was closing. I accept Ms G would have been caused distress and inconvenience in contacting TSB. But I'm satisfied that Ms G was aware of the decision to close the account as she wrote to TSB about the decision shortly after the closure letter was sent.

The only issue for me to consider is the compensation level and I am satisfied there wasn't a significant impact on Ms G that justifies further compensation. I appreciate Ms G says her eyesight deteriorated as a result of what took place, but I would need to see expert evidence before being able to conclude that took place. And I think it unlikely that a failure to provide an individual letter of closure would cause such a deterioration.

Overall, I'm satisfied TSB has fairly apologised for what I think was a mistake that had a limited impact. It follows that I can't fairly order TSB increase the compensation payment and as Ms G knows, the decision to close the account has been dealt with under a separate complaint.

## **My final decision**

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms G to accept or reject my decision before 2 March 2024.

David Singh  
**Ombudsman**