

The complaint

Ms B complains that TSB Bank plc (“TSB”) failed to provide her with a new chequebook despite requesting this multiple times.

What happened

Ms B resides outside the UK and relies on her chequebook to pay bills and to send money to friends and family in the UK – especially around Christmas.

Ms B requested a new chequebook from TSB in October 2023. Despite TSB ordering a chequebook for Ms B it never arrived and Ms B complained on 10 November.

TSB apologised for the delay and compensated Ms B £100 for the distress and inconvenience. Ms B was dissatisfied with this and having still not received a chequebook after a number of weeks brought her complaint to this service.

TSB advised this service that a further replacement chequebook had been issued at the end of November, but this wasn’t received. In order to resolve the complaint TSB offered Ms B a further £50 compensation which she declined.

One of our investigators contacted TSB on 15 December to arrange for a branch to send Ms B a chequebook by special delivery or courier so she could receive it by Christmas. TSB confirmed it sent the chequebook by registered mail and provided a tracking number, but Ms B still didn’t receive her chequebook until near mid-January.

TSB explained that because Ms B lives outside the UK sending a chequebook is more complicated as it has to first issue a chequebook to one of its branches and then the branch must post the chequebook to its head office and the chequebook is then sent from there.

It also appears that the delays were partly due to Ms B’s address being recorded incorrectly.

Due to the long delay in receiving her chequebook Ms B says she had to contact her son to ask him to help pay her bills and was also unable to send cheques as Christmas presents as she usually did.

Our investigator thought Ms B was understandably distressed by this and given the numerous calls she’s had to make to both this service and TSB to resolve the issue that TSB should compensate her a further £250 for the inconvenience.

Neither Ms B or TSB agreed with this recommendation. Ms B wants £750 compensation and TSB feels £150 is the appropriate figure. So, Ms B’s complaint has been progressed for an ombudsman’s decision on the matter.

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.

My role is to look at the problems Ms B has experienced and see if TSB has done anything wrong or treated her unfairly. If it has, I would seek – if possible - to put Ms B back in the position she would've been in if the mistakes hadn't happened. And I may award compensation that I think is fair and reasonable.

In this case TSB has already accepted that the delays Ms B experienced in receiving her chequebook were partly down to mistakes on its behalf and the service she received wasn't as it should've been. Ms B has now received her chequebook – almost three months after requesting it – so has been put in the position she would've been things been done properly. So all I have to decide is whether the £100 compensation TSB already paid to Ms B is a fair and reasonable way to settle this complaint – and I don't think it is.

My opinion might've been different if following raising her complaint Ms B received her chequebook in a timely matter. But this didn't happen. Despite knowing of Ms B's distress and the importance of receiving her chequebook before Christmas, for reasons that still can't be explained this didn't happen.

I appreciate that due to where Ms B lives sending the chequebook to her isn't as straight forward as to someone who resides in the UK and some delays are unavoidable and outside its control. But the distress this caused her – in particular not being able to send out Christmas cheques – was entirely foreseeable and I don't accept the delays were all outside of TSB's control. So I'm in agreement with our investigator that further compensation is warranted here and that compensation of a further £250 is fair in the circumstances.

I appreciate Ms B doesn't think this level of compensation is enough, but things don't always go smoothly, mistakes do happen and my role isn't to punish or penalise businesses for their performance or behaviour - that's the role of the regulator, in this case the Financial Conduct Authority. And from what I understand although Ms B was inconvenienced, fortunately with the help of her son I understand she was still able to pay her bills and hasn't lost out financially due to TSB's mistakes.

So in these circumstances I think TSB should pay further compensation of £250 (bringing the total to £350) and that this is a fair and reasonable way to settle Ms B's complaint for the distress and inconvenience caused to her.

My final decision

For the reasons I've explained I've decided to uphold Ms B's complaint and direct TSB Bank plc pay Ms B a further £250 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms B to accept or reject my decision before 3 April 2024.

Caroline Davies
Ombudsman