

The complaint

Mr N complains that TSB Bank plc provided him with poor customer service.

What happened

Mr N has an account with TSB where he could earn a £5 reward if certain criteria was met. On 10 July 2023, Mr N contacted TSB via their application (app) chat feature had not been paid. He says that the chat agent responded that as long as he had made 20 transactions or more in the calendar month then £5 would be paid by the 20th of the following month. Mr N says he felt the response was too generic, so he aired his concern to the chat agent who informed Mr N she had checked the account, and he had made the number of transactions. Mr N says that when he expressed his dissatisfaction to the chat agent, he felt her apology was insincere, and lacked any genuine remorse or regret.

Mr N says that the app logged him out while he was attempting to type a detailed response, which meant he had to retype the whole response again in a text editor outside the app, then copy and paste this into the app to avoid this happening again. Mr N says he can't accept that this would be a security measure when a customer is actively using the app (as he was typing). He said there ought to be a warning message if this was going to time out to avoid this type of thing happening, similar to how a warning is displayed on their recent transactions screen. Mr N made a complaint to TSB.

TSB did not uphold Mr N's complaint. They said the chat agent provided him with correct information and she quickly confirmed that he had made the required number of transactions to be eligible for the cashback. They said Mr N was guided to the terms which stated cashback would be paid by 20th of the month. TSB apologised for the app logging him out without warning on the chat, but they said the app is designed to time out if a customer remains on the same screen too long. TSB said they would feed this back to the relevant team. Mr N brought his complaint to our service.

Our investigator did not uphold Mr N's complaint. He said he didn't think it was reasonable to expect the chat agent to check Mr N's account to see if he'd made the 20 transactions when she told Mr N the £5 reward is paid by 20th of the following month. He said it would be frustrating if Mr N was typing a response and the app logs him out meaning he has to retype those words. He said TSB apologised for this and they said they would feed it back to the relevant department.

Mr N asked for an ombudsman to review his complaint. He made a number of points. In summary, he said the chat agent confirmed that she had checked to see if he'd made the necessary number of transactions to begin with, but she didn't convey this to him initially, as she referred him to the terms of the offer. He said the payment on 18 July 2023 was referred to a faster payment, as opposed to the other payments he had received which were referred to as a TSB card reward. Mr N commented on TSB saying in their business file that Mr N was just using the account just to earn the reward, other banks app's would give a warning if logging him out, and it was unfair he had to type the message again.

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.

Mr N has made a number of points to this service, and I've considered and read everything he's said and sent us. But, in line with this service's role as a quick and informal body I'll be focusing on the crux of his complaint in deciding what's fair and reasonable here.

Mr N has made points in response to our investigator's view which have occurred after he made his complaint to TSB and after they issued their final response to him, such as the 18 July 2023 payment, and what TSB have said to our service about him using the account just to earn cashback. As a result of these points not being part of his original complaint to TSB, I'm unable to address these issues as part of this complaint. Mr N should contact TSB directly first if he has further complaint points he wants them to address.

I must make it clear to Mr N that it is not within this service's remit to tell a business how they should operate their security policies regarding their app, when this times out and any warnings this should display. It would be the role of the regulator – the Financial Conduct Authority (FCA), who have the power to instruct TSB to make changes to their policies and procedures, if necessary.

Mr N has commented about other banks app's and how they operate. But as this is a commercial decision for TSB to determine how they want their app to work, I'm unable to instruct them to make changes to their app.

I've looked at the chat conversation Mr N had with TSB on 10 July 2023. I can understand why he may have thought that there could be an issue with the £5 reward payment as I can see from his statement that he previously used to receive this around 8-9 of the month. And he had received the reward on a separate similar account already, so I can understand why Mr N might be concerned.

Mr N opened the chat by typing "*Didn't receive the £5 spend and save reward for account ending* (his last four digits of his account)". He was transferred to one of their chat agents in two minutes, and Mr N input the same message as he sent before. The chat agent responded which included the following text "*As long as you have made 20 transactions or more on your debit card in the calendar month then the £5 cash back will be paid by the 20th of the following month.*" She also gave him a link to the terms and conditions.

But I'm not persuaded that the response that the chat agent gave Mr N was unreasonable here based on what Mr N had entered into the chat. She was explaining to Mr N that the £5 will be paid by 20th of the month if he had made 20 transactions – which Mr N knew he had made. The information she gave Mr N was factually correct. She also apologised how Mr N felt with her response. And while I've noted Mr N believes she was being insincere, I'm not persuaded that she was being insincere with her apology. She acknowledged his concern that his other account had received the payment and she raised the complaint for him. So I'm unable to conclude that Mr N was given poor service here in relation to his original query with TSB on the chat facility.

I can sympathise with Mr N that the app logged him out while he was typing a lengthy response as this would be frustrating for him and inconvenienced him to type the message again outside of the app so it wouldn't time out.

But as the app is designed to time out if a customer is on the same screen after a period of time (even if the customer is typing), then I'm unable to conclude this was a result of an

error. Using financial services won't always be totally hassle free and I'm unable to conclude that what happened to Mr N warrants compensation to be awarded to him when the chat responses were proportionate to what he entered in the chat, and the app acted how it was designed to act. So it follows I don't require TSB to do anything further.

My final decision

I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr N to accept or reject my decision before 23 April 2024.

Gregory Sloanes
Ombudsman