

## **The complaint**

Mr P complains about how TSB Bank plc dealt with him following his fraud complaint.

## **What happened**

Mr P says he called TSB about fraudulent activity on his account. He says he spoke to a number of TSB staff, but one staff member was aggressive towards him. Mr P says that staff member asked him irrelevant questions and would like her removed from her role. He says he would like her investigated for criminal offences and TSB review its process for dealing with these sorts of issues.

TSB says it doesn't accept its staff member acted as Mr P suggests. It says Mr P did not provide his full address and correct e-mail details but accepts it could have explained the problem. TSB has apologised for that part of the complaint and paid £75 compensation.

Mr P brought his complaint to us, and our investigator didn't uphold the complaint. The investigator thought there were address issues and no evidence that TSB acted inappropriately in the way Mr P alleges during the calls. The investigator also thought the £75 compensation appropriate.

Mr P doesn't accept that view and says TSB has tried to bribe him with the £75 as well as using coercion.

## **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.

I have listened carefully to the relevant call between Mr P and TSB. I'm satisfied that Mr P must have passed security questions before he was passed through to the TSB staff member he complains about. During the call Mr P did not provide his full address which I would have expected him to have known. I'm satisfied the TSB staff member fairly suggested to Mr P that he look at a recent letter to check the details he provided. But I also appreciate that TSB could have explained what the issue was. TSB accepts it could have dealt with that issue more appropriately and has apologised.

I appreciate Mr P says the compensation should not have been paid directly into his account and amounts to bribery. I'm satisfied the compensation offer is fair and reasonable and that there was a limited impact on Mr P caused by what I think was a relatively minor mistake. If Mr P doesn't want the compensation, then of course he can return it or consider other uses for it.

The main part of the complaint is about how the TSB staff member dealt with Mr P. I appreciate Mr P says the staff member acted fraudulently and aggressively. Having listened to the call I disagree with how Mr P interpreted that call. I don't think at any stage the TSB

staff member acted aggressively and was polite throughout the call. I also don't think the staff member acted fraudulently. I'm satisfied the TSB staff member asked for Mr P's e-mail address which he provided, and he was told that address differed to the one TSB held. I don't think TSB made a mistake by asking Mr P for his new address and that it would update its records.

I appreciate Mr P says a criminal investigation ought to be carried out and that the staff member in question should be removed from her role. I make clear to Mr P it's not for this service to carry out a criminal investigation. And it's up to TSB to make decisions about its staff not Mr P.

Overall, I don't uphold the main parts of Mr P's complaint and do not find the TSB staff member acted as Mr P says she did or was corrupt. I find this now brings an end to what we in trying to resolve this dispute informally can do.

### **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 Mr P to accept or reject my decision before 20 June 2024.

David Singh  
**Ombudsman**