

The complaint

Miss M and Mrs W say TSB Bank PLC ("TSB") incorrectly debited undisputed transactions from their accounts which caused the accounts to go overdrawn.

What happened

Miss M and Mrs W say they complained to TSB about some unauthorised transactions on their joint account and asked it to refund these. They say TSB refunded these but also refunded authorised credits into their account which, when removed, caused their account to go into overdraft. Miss M and Mrs W say TSB haven't refunded all the incorrectly debited transactions.

TSB acknowledges it made a mistake by debiting some authorised incoming transactions to Miss M and Mrs W's accounts. But it says it has now rectified this by refunding all the incorrectly debited transactions. It has also apologised and offered her £150 in compensation for this error. However, TSB says the accounts went into overdraft because of their genuine spending on the account. So, it doesn't think it needs to do anything further to rectify the situation.

Our investigator considered all the evidence supplied and decided not to uphold this complaint. Miss M and Mrs W weren't happy with this outcome, so the complaint has been passed to me for a decision.

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.

I've reviewed the statements for both accounts complained about, the joint account and the sole account. This evidence shows all the disputed transactions, the refunds for these and the incorrect debits complained about were all present on the joint account. I have seen no debits or refunds on the sole account. Therefore, I am satisfied that the errors made by TSB had no effect on the account in Mrs W's name only, and I have only considered the effects on the joint account.

In relation to the joint account, I can see the refunds for the disputed transactions. I've also seen nine debits made by TSB in error from the accounts between 4 January and 9 January 2024. These transactions are then seen to be reccredited into the account on 11 January 2024. While I have seen that the month the incorrect credits were taken out the account the account goes into overdraft, Miss M and Mrs W's genuine spending contributed to this, and I have not seen any evidence that they were charged any interest on this amount during the period the undisputed credits were removed. So, from the evidence I've seen I don't think Miss M and Mrs W are now out of pocket as a result of TSB's errors as I am satisfied that all the incorrect debits have been reccredited.

Overall, I don't think Miss M and Mrs W are out of pocket for the errors caused by TSB. TSB have offered £150 compensation to say sorry for the distress and inconvenience caused,

and I think this is fair. So. I don't think TSB have to do anything further.

My final decision

I am not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss M and Mrs W to accept or reject my decision before 2 July 2024.

Sienna Mahboobani
Ombudsman