

The complaint

Mr R is unhappy with TSB Bank plc. Mr R said his card was blocked while he was abroad. Mr R went to his local branch when he returned home. He said the staff there including the manager were dismissive of him, and his disabilities. Mr R wasn't happy with his treatment in the branch and said the manager wasn't interested in helping him. He said he was then banned from the branch which caused him further difficulties with his day to day banking needs and his disabilities. Mr R said TSB discriminated against him.

What happened

Mr R said TSB hadn't considered his disabilities and vulnerabilities when it blocked his card while he was abroad. Mr R said he was left stranded and unable to make purchases. Mr R visited his local branch when he got back to the UK. But he said since the branch had a change of manager he's now unable to use it and said he's been banned by the staff from entering. Mr R said the branch and TSB isn't making the adjustments he needs due to his disabilities.

As agreement couldn't be reached on a resolution between TSB and Mr R, he brought his complaint to this service.

Our investigator didn't uphold the complaint. She said only the courts could decide if TSB had discriminated against Mr R. She said banks had a duty of care to protect customers from fraud and so TSB could make additional security checks to ensure payments are genuine. She noted the block was applied for two minutes and Mr R was able to use the card for further transactions on the same day. Our investigator said there was no record of Mr R being banned from his local branch. She did note TSB had made records around Mr R and his particular needs and requirements for tailored support in 2019 and 2023 when he had asked it to. Our investigator said TSB acted fairly and reasonably throughout.

Mr R didn't accept this and asked for his complaint to be passed to an ombudsman for a final 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.

Mr R said he was unhappy about TSB blocking his card while he was abroad. He said it was aware of his disabilities and he was stranded without access to his funds while he was away. Mr R said the payment blocked was made to a company he paid regularly. Mr R said he wasn't made aware of the block and only got an email a few days later from the TSB fraud department.

Mr R said he had never had any problems at his local branch when the previous manager worked there. He said the new manager was completely different. Mr R said the branch wasn't catering for his disabilities.

Mr R said the new branch manager showed no interest in helping him resolve the situation. He said the manager and staff were silent while he was speaking and hadn't tried to accommodate his disabilities.

He said he now didn't feel safe going into the branch but said he had been banned from going in. Mr R said the new branch manager spoke to the fraud team while he was in the branch and told him the payment was declined as the incorrect PIN number had been inputted.

Mr R said the lack of branch access made it harder for him to deal with his banking needs due to his conditions and disabilities. He said this included the struggles he has using telephone banking instead.

Mr R wants the local branch to provide the service it did under the former manager. Mr R's next closest branch is a further 45 minutes away, so he doesn't want to travel there.

Mr R wants substantial compensation from TSB.

TSB apologised. It said in line with its account terms and conditions it did have authority to block an account or transaction if there were any authenticity concerns.

TSB accepted a payment was flagged on Mr R's account. It said it sent out an SMS alert to prompt Mr R to confirm if the payment was genuine. TSB said once this was confirmed the payment was made successfully. It also said the block was only on the debit card. It said any other cards linked to Mr R's accounts were always accessible. TSB said he also had internet banking available throughout. It said there was never a full block in place. It concluded there was no record of any declined transactions while Mr R was abroad.

TSB considered Mr R's point about the payment being made to a business he had paid before. But it confirmed *"the security checks are implemented by the system, we cannot pre-empt/determine what transactions will be flagged. If the payment is deemed to be high risk, we are within our rights to flag the payment. Ultimately, we have these measures in place to protect our customers and bank from any attempts of financial crime."*

TSB said it had exhausted every avenue checking, but there was nothing to indicate the fraud department had sent Mr R an email prompting him to make contact. It said if Mr R could provide evidence of the email, then it would review this further.

TSB couldn't get the branch managers evidence about the PIN usage but said it had no reason to doubt Mr R's version of events.

TSB apologised for how Mr R felt the branch staff were disinterested in his situation. But it didn't accept there was anything other than a genuine misunderstanding. TSB said due to Mr R's conditions and disabilities branch staff were silent to give him an opportunity to explain his situation without anyone interrupting.

TSB confirmed that at no point was Mr R banned from the branch. In correspondence in September 2022 TSB wrote to Mr R and said, *"Rest assured you have not been banned from the branch and are able to use the facilities."* TSB highlighted its customer notes which showed Mr R was encouraged by staff to enter the branch, but he chose to decline their offers.

TSB also said, *"Notes also suggest customer has been invited into branch on a couple of occasions in order to resolve the situation but has declined to do so."*

TSB confirmed it has *“tailored support flags added to his customer record so that all staff are aware of his disabilities and impact. TSB support vulnerable customers and there is no evidence to suggest we haven’t tried to help him or banned him due to a disability.”* TSB said it can only record customers vulnerabilities with a customer’s permission after a discussion to understand how their disabilities affect them. Added to that TSB said it had a record from 2019 about one of Mr R’s difficulties.

TSB said Mr R only updated it about another condition in late 2023 and at that point gave consent for it to record it.

TSB said if Mr R needs it to work differently with him because of any physical or mental wellbeing need, through a life event or if he’s in a vulnerable situation he can get in contact, and it will do what it can to tailor support for his individual banking needs.

TSB said Mr R’s vulnerabilities had been taken into consideration. It said he wasn’t experiencing financial difficulties. There was no financial loss. It said Mr R hadn’t suffered any charges or costs.

TSB said in line with its vulnerable customer policy all staff receive training on how to support customer needs and make reasonable adjustments. It said all staff can also refer to a specialist team for guidance.

As discussed previously by our investigator this service is here to informally consider Mr R’s individual complaint against TSB and decide if it acted fairly and reasonably.

Based on the evidence I think TSB has shown that there was only one very minor issue with Mr R’s account while he was abroad, and this was resolved within two minutes.

I accept TSB does have a duty of care to protect itself and its customers from fraud and so it does have checks and balances in place. I don’t think a payment being flagged for checking is uncommon, unreasonable, or unfair. There’s no evidence to show the account was blocked or that Mr R wasn’t able to make any purchases while he was away. The record shows his purchases from the same day were all authorised. I think TSB has acted within the terms and conditions of the account.

Mr R doesn’t feel as though TSB accommodated him due to his disabilities. But TSB has stated that staff remain quiet when Mr R speaks to ensure that it’s acting in an appropriate way to help with his disability. I don’t think that’s unreasonable or unfair – it sounds like the kind of action taken to ensure it is tailoring support for its customer and their needs. The records don’t give any indication of a lack of engagement or a lack of interest in Mr R’s issues or needs.

The in branch records show that it did contact the fraud team to check on his account status. As Mr R wasn’t happy with the answer the branch offered to start a complaint for him. I think that sounds reasonable and fair in terms of how the branch responded to Mr R’s requests.

From what I’ve seen of the records, the details logged, and the notes from TSB – none of these, or any of the correspondence sent to Mr R suggest that he was banned or told he was banned from his local TSB branch. The records show quite the reverse. I can’t see that TSB did anything wrong here.

My final decision

I don’t uphold this complaint.

I make no award against TSB Bank plc.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 24 December 2024.

John Quinlan
Ombudsman