

The complaint

Mrs S is unhappy with TSB Bank plc. Her online accounts couldn't be accessed. But Mrs S suggested it was more than that. She said the bank, counter services, cash machines, everything wasn't working.

What happened

Mrs S complained and said she was told she would get a call back, but it never happened. Mrs S said £25 turned up in her account and when she asked a TSB adviser where the £25 had come from they didn't know. Mrs S said a couple of weeks later she got a letter saying her complaint had been dealt with, it had awarded her £25 for the problems caused and her complaint was now closed.

Mrs S remained unhappy, so she brought her complaint to this service.

Our investigator didn't uphold the complaint. He noted TSB had already resolved the online issues. He also noted that Mrs S had confirmed to TSB that no important bills or payments had been missed by her during the downtime. He said it had paid £25 into Mrs S's account for any inconvenience caused and he thought this was a fair and reasonable outcome.

Mrs S didn't accept this. She said the issue was when she spoke to the adviser about where the £25 had come from and he didn't know.

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.

Mrs S said the whole TSB banking system was down. She said she couldn't do anything at all with her accounts. She said it wasn't just the app that wasn't working. She said that cash machines were also out of action along with the bank branch counter services too.

She said she made a complaint, but nobody got back in contact with her. She said at first she had been told that someone was going to call her.

Instead, around two or three weeks later she got a letter confirming the matter had been dealt with and TSB had awarded her £25 for any inconvenience and the matter was now closed.

Mrs S said she had called TSB prior to the letter to ask where the £25 had come from. She said the adviser didn't know.

TSB apologised for the issues Mrs S faced with the online problems. It said it was aware of intermittent issues with its internet banking and mobile banking app. It said it was beyond its control and it became aware just before 8am on 10 October 2024. TSB said it put messages on its website and the app and did so *"to make customers aware and assure them we were*

working to fix the problem as soon as possible. The issue was fixed and all systems were operational by 14:58."

TSB referred to its terms and conditions Mrs S had signed up to. These said under section 8:

"The Digital Banking services may not be available all the time.

The services may not be available because we're carrying out maintenance and updates. Or there may be a reason beyond our control like systems failure, or a third party failing to provide services."

Within the terms and conditions section 10 states:

"If the Digital Banking services aren't available, or you can't get access to them, you'll need to do your banking over the phone or in one of our branches.

Because you can do your banking in different ways, we won't be responsible for losses when the Digital Banking services aren't available, or you can't get access to them. We also won't be responsible for:

- Losses caused by some unusual or unforeseeable things outside our control. This might be things like outages on any phone network or browser."*

TSB said Mrs S got in touch the following day to complain. It said Mrs S was unhappy as she hadn't access to her accounts for a few hours, she had wanted to move money and check her transactions but couldn't. The bank asked and Mrs S confirmed there were no issues for her with unpaid bills or payments.

TSB issued a final response letter to apologise for the online issues and any inconvenience and paid £25 into her account all on 14 October.

In the letter TSB also asked if Mrs S had incurred any expenses due to any difficulties caused by not being able to use the online service. If she had costs through extra calls or petrol and parking costs for having to visit a branch. It provided an address if Mrs S wanted to send in any costs for further review.

Although Mrs S noted the problems were far wider than just online there's no record of that. TSB said and I note above Mrs S could still have used a bank branch.

Also, Mrs S didn't miss any important bills or payments.

TSB did accept the online problems and did get these resolved within the same working day. And it also pointed out what its terms and conditions said about any issues of this nature that do crop up occasionally. It said it had made sure messages were on the website and the app from the time it knew of the issues.

I haven't seen any record of TSB agreeing to call back Mrs S. I note that rather than the two or three weeks she refers to having to wait for an update, it took only three days. Mrs S called in on 11 October and TSB had written to her with the final response and paid her £25 by 14 October. So, I can't see any delays here.

It is unfortunate that the TSB adviser was unaware of the £25 payment into Mrs S's account. But that doesn't mean I think it needs to do anything more than it already has done. And it explained what the £25 was for in the letter that it issued within 3 days of Mrs S call to complain. I think that's fair and reasonable.

My final decision

I don't uphold this complaint.

I make no further award against TSB Bank plc.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs S to accept or reject my decision before 10 February 2025.

John Quinlan
Ombudsman