

## **The complaint**

Mr T is unhappy that TSB Bank plc didn't get a replacement debit card to him in a reasonable amount of time.

## **What happened**

Mr T contacted TSB on 11 August 2024 and asked for a replacement debit card to be posted to him. TSB posted a replacement debit card to Mr T the following day, 12 August, with an estimated delivery time of three to five working days.

Mr T contacted TSB again on 19 August, which was the fifth working day after the replacement debit card had been issued and explained that the card hadn't arrived. At that time, TSB told Mr T that the replacement card may still arrive in the post.

The following day, 20 August, Mr T called TSB again because the replacement card still hadn't arrived. TSB's agent offered to order a new replacement card for Mr T and explained that if they did so the original replacement card would be cancelled, meaning that if it was later delivered to Mr T's address that Mr T wouldn't be able to use it.

Mr T agreed to a new replacement card being ordered, and TSB's agent cancelled the replacement card that had already been issued and ordered a new replacement card for him. Mr T did subsequently receive the first replacement card in the post but was unable to use it because it had been cancelled.

On 23 August, three days after the second replacement card had been ordered, Mr T called TSB once more as he was unhappy that he still didn't have a working debit card. TSB explained to Mr T that the second replacement card had been ordered for him on 20 August and had an estimated delivery time of three to five working days. Mr T wasn't happy at the delays in his receiving his replacement card, so he raised a complaint.

TSB responded to Mr T's complaint but didn't feel that they'd acted unfairly in how they'd administered Mr T's account. TSB noted that they'd sent the replacement cards to Mr T as requested and that they weren't responsible for any postal delays in Mr T receiving those cards. Mr T wasn't satisfied with TSB's response to his complaint, so he referred his complaint to this service.

One of our investigators looked at this complaint. But they also didn't feel that TSB should fairly be held accountable for postal delays over which they had no direct control and so didn't uphold the complaint. Mr T didn't agree with the view of our investigator, so the matter was escalated 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.

Having done so, while I can appreciate Mr T's frustration at the length of time it took for the

replacement debit card that TSB posted to him to arrive, I don't feel that I can fairly or reasonably hold TSB accountable or responsible for the fact that the postal service that handled the delivery didn't complete it in a timely manner.

When Mr T asked TSB to post a replacement debit card to him, TSB did so. And once the replacement card had been posted, it was for the postal service to complete the delivery of that card to Mr T.

TSB don't have direct control over the postal service. And I note that having listened to the calls between Mr T and TSB, that Mr T explained to TSB that the postal service in his area was poor and that he usually only received post 'twice a week'.

It's unfortunate that when Mr T spoke with TSB on 20 August that the initial replacement card was cancelled and a new replacement ordered, especially as the initially ordered replacement card was later received by Mr T.

But having listened to that call, I'm satisfied that TSB's agent discussed the matter with Mr T at length and that Mr T consented to the cancelling of the first replacement card and understood the situation, including that if that card did later arrive that he wouldn't be able to use it.

I also note that on that call, TSB's agent explained to Mr T that the newly ordered replacement debit card would have a different card number to his old card and the initially ordered replacement card, so that if he did receive both new cards, he would be able to tell which was the working card.

All of which isn't to say that Mr T wasn't inconvenienced by not having a working debit card for an extended period here, or by having to go to a TSB branch to withdraw cash, which I note that Mr T did on several occasions. But it is to say that I don't feel that TSB should fairly or reasonably be held accountable or responsible for the inconvenience Mr T experienced.

In short, this is because TSB did what they were supposed to do. They posted a replacement debit card to Mr T when he asked them to. And ultimately, it wasn't TSB's fault that the replacement card wasn't delivered to Mr T in a timely manner.

All of which means that I won't be upholding this complaint or instructing TSB to take any further or alternative action. I realise this won't be the outcome Mr T was wanting, but I hope that he'll understand, given what I've explained, why I've made the final decision that I have.

### **My final decision**

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr T to accept or reject my decision before 7 February 2025.

Paul Cooper  
**Ombudsman**