

The complaint

Mr P complains that he had difficulties regarding the paying in of a cheque into his TSB Bank plc account and that he had poor customer service and difficulties in subsequent telephone calls.

What happened

In June 2024, Mr P contacted TSB. This was in respect of a cheque he had paid into his account that still wasn't showing up on his available balance, and to stop a pending direct debit payment. The direct debit payment was stopped by the adviser and they explained that the cheque would take two working days to clear so wouldn't yet be available to be used. The call was terminated though not by the adviser and Mr P says not by him.

Mr P subsequently called back on the same day and the issue with the cheque payment was again discussed with him. In the course of that call the adviser said that if he pressed "9" on his keypad he would get straight through to an adviser. He asked to speak to a manager. The adviser said that their direct manager was not available but then Mr P was transferred, I believe to the claims department of the insurance company TSB uses.

In subsequent telephone calls Mr P complained that selecting the number 9 did not put him straight through and that TSB had not responded to his complaints within 15 working days and he did not receive a call back from a manager.

TSB apologised and explained that his complaint had been added to an existing complaint rather than logged as a new one. And it apologised for Mr P being transferred to the wrong department. It further said that on each call the advisers explained that it was not possible to transfer his call to a manager. If Mr P had incurred any expenses like travel or telephone calls it offered to pay those on receipt of evidence.

Mr P has explained that he is vulnerable, which TSB had noted, and that he suffers from anxiety. He said that as a result he had to attend hospital to get a scan. He also said that the delay in the cheque being credited meant that he was unable to make payments.

On referral to the Financial Ombudsman, TSB offered a payment of compensation of £75, which Mr P rejected. After considering the complaint our Investigator proposed that this be increased to £150.

TSB objected to this and said that the complaints that were upheld did not justify the increase in the compensation it had offered. It pointed out that it had seen no evidence that Mr P had had to visit hospital as a result.

Mr P also did not agree and the matter has been passed to me for an Ombudsman's consideration.

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.

In respect of the evidence in this case, I bear in mind that Mr P's complaints concern the customer service provided to him in respect of those complaints over the telephone. TSB has provided us with recordings of just the first two calls, it is clear from the customer notes that there were many more such calls.

First of all I don't think that TSB made an error or was at fault concerning Mr P's initial complaint about the cheque. It was clearly explained to him that although it showed on his account, he would not have been able to use the money until the cheque cleared. And considering the amount the cheque was for, and the balance on Mr P's account at the time, I don't think this delayed his being able to make payments.

However, and I take into account that Mr P was vulnerable and suffered from anxiety attacks, I don't think the question of his being able to speak to a manager was made clear to him. In respect of this, TSB said in its final response that *"you have asked to speak with a manager on several occasions. On each call, we have advised you this will not be possible, as all case handlers are trained to deliver fair resolutions to customers, and therefore it is not necessary for a manager to take over the call."*

In the second call in July 2024, Mr P was told that a manager wasn't available but he was offered the option of receiving a call back. Then it appears that he was connected to the wrong department. The customer notes for subsequent calls don't say that a manager won't speak to Mr P, rather that they would call him back. If TSB had said to Mr P that he wouldn't receive a call from a manager then he'd have been unhappy but at least it would have been explained to him.

I understand that in relation to the transferring of calls, there was some confusion as Mr P sometimes asked for customer service and at other times asked for customer relations. Whilst I understand that these are different departments I'm not sure how Mr P could have been expected to know the difference.

I also don't think that Mr P had the correct telephone number for telephone banking, I believe it was assumed he had the number. He was also told that if he selected 9 he would get straight through to a customer adviser. He didn't realise that he would also have to input his sort code and account number and this wasn't explained to him in the call in July 2024.

So, whilst I understand that Mr P called TSB on a large number of occasions, as he suffered from anxiety attacks he may have hoped that TSB would be able to resolve his difficulties with telephone banking. So a delay in getting back to him would be more difficult for him than for the average customer. I don't think his initial complaints should be upheld but I think that his customer service journey was made more difficult for him.

In respect of compensation, I should advise Mr P that I can't take into account what happened after he made his complaint to the Financial Ombudsman. And it was open to TSB to make an offer when it initially responded to us. It also isn't required to discuss compensation with him following our investigation of his complaint.

As I've said, the evidence doesn't show that Mr P had any financial difficulties as a result of his complaint. As regards his assertion that he had to go to hospital after his calls with TSB, he hasn't provided evidence of that so I can't take it into account. However I can take into account the fact that he does suffer from anxiety attacks and he did tell TSB about this. And as he doesn't appear to have been given correct information during the time he was contacting TSB, I do think that the appropriate award of compensation is £150. This would appear to fall within our guidelines for that sort of award, as TSB has referred to.

In respect of the expenses TSB said in its final response letter: *“You may have incurred expenses because of the difficulties you encountered, such as telephone calls, fuel costs or parking if you visited one of our branches. If you feel these have not been covered, please provide supporting evidence of any additional costs, including your itemised phone bill.”* This is what our Investigator meant by “receipts”. So if Mr P has incurred actual expenses like those mentioned, TSB should pay them if he provides receipts or other evidence. From what I’ve seen Mr P didn’t have to visit a branch so this is likely to only include the cost of telephone calls if Mr P has a “pay as you go” account.

Putting things right

TSB should pay compensation of £150.

It should also consider payment of expenses as set out above subject to Mr P providing the necessary evidence.

My final decision

I uphold the complaint and require TSB Bank plc to provide the remedy set out under “Putting things right” above.

Under the rules of the Financial Ombudsman Service, I’m required to ask Mr P to accept or reject my decision before 21 March 2025.

Ray Lawley
Ombudsman