

The complaint

Miss K is unhappy with TSB Bank plc. Miss K has particular needs and so she has experienced issues with TSB's online banking. She would like to be able to use the live chat facility without having to log on through TSB's mobile banking app.

What happened

Miss K has some specific needs. She said TSB's website system doesn't work well for her and she struggles to communicate with the bank because of this. Miss K said it would be much easier for her and more helpful if TSB had a live chat system she could use without having to get to it through the mobile banking app.

Miss K complained to TSB and it accepted some customers had been experiencing difficulties with its internet banking. It apologised and said it was working hard to fix the problem. It suggested Miss K clear cookies on her browser and that should allow access. It gave her the number to speak to its dedicated internet banking team too.

Regarding the online chat service TSB confirmed this was only available on the mobile banking app. It did offer and paid £40 into Miss K's account for any distress and inconvenience caused.

Miss K didn't accept this and brought her complaint to this service.

Our investigator didn't uphold the complaint. She said TSB said the live chat system wasn't available in any other way and it wasn't the role of this service to force TSB to implement new systems or change its policies and procedures. She confirmed this is down to the regulator the Financial Conduct Authority (FCA). Our investigator accepted Miss K would find the live chat more helpful through the website but noted TSB hadn't made any errors around this part of its systems. She accepted this just wasn't a service it offered. She referred to the other offers and support TSB could offer Miss K if she wished to use it. Our investigator felt the £40 paid for any issues caused was reasonable.

Miss K didn't accept this and asked for her complaint to be passed on 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.

Miss K is clear that she wants to be able to access live chat without having to do it through the mobile banking app. She has been having difficulty accessing her internet banking.

Miss K said that due to her particular needs she has struggled to communicate with TSB but if it could create live chat without having to log in through the existing arrangements this would be much better for her.

TSB appreciated the feedback from Miss K. It accepted there had been a short period when customers did have problems using its digital services through its mobile app and website. But it confirmed this had been very short term and was now fully resolved.

TSB apologised for the issues Miss K experienced. It also made a suggestion about clearing cookies from her browser which should make website access easier.

It did accept mistakes had been made. It paid £40 straight into Miss K's account. But concluded by saying it only offers the chat on the mobile banking app and Miss K isn't registered for this service. It was clear that this is only for the app and not offered to customers online banking through its website.

I think TSB has acted fairly and reasonably here.

It did give Miss K details and options of other services it could offer that might be of use to her. It pointed out ways its systems might work more smoothly for her too. It apologised and paid compensation too.

TSB simply doesn't offer the extra services Miss K is looking for. I understand Miss K might be unhappy with that but that doesn't mean TSB has done anything wrong.

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 Miss K to accept or reject my decision before 27 June 2025.

John Quinlan
Ombudsman