

The complaint

Mr and Mrs W complain that TSB Bank plc switched their preference for paper statements off, without consulting them and can't explain how or why this happened.

They bring their complaint with the help of their daughter and attorney, Mrs H. I will therefore refer to both in my decision.

What happened

A summary of what happened is below.

Mr and Mrs W hold a joint account with TSB, which they manage with the help of their daughter. Mrs H noticed her parents hadn't had paper statements, and this was causing them upset. She made a complaint, explaining they needed statements in paper format to help keep track of things as her parents are elderly and vulnerable.

TSB investigated and issued its final response. It didn't think it had made any error. In brief, it said that the account had been set to receive paperless statements (in other words statements generated electronically). It explained that the business had moved all customers that banked digitally with it to "*paper statements*" and it had notified them ahead of the change. But it had now switched Mr and Mrs W's account back to "*paperless statements*".

Mrs H didn't think the bank's response made any sense and this exacerbated their frustration, particularly noting they still hadn't had paper statements. They referred the complaint to us to see if we could help.

One of our investigators investigated the issue. She initially upheld the complaint because TSB were unable to pinpoint when the switch to digital statements had occurred and its response had been confusing. She recommended it ensure the accounts were set to receive paper statements and it pay £150 to recognise the trouble and upset that had been caused.

Mrs H contacted us to say that she'd coincidentally had a message from TSB about paperless statements (when again they hadn't elected this). TSB responded to say it didn't accept the investigator's recommendation, because it had checked the account from back in the summer and found that only the customers or possibly their attorney had accessed it, and therefore likely selected paperless statements in the settings. It believed this was to do with the customers (not the bank) albeit not deliberate. It also explained statements aren't generated in the months when there aren't any transactions from the account, which was supported by the account activity in given months.

The investigator reviewed the information and changed her opinion after she found the additional evidence supported TSB's explanation. However, Mrs H said TSB still hadn't answered her questions about when the switch to paperless statements had taken place and on who's authority - she believed TSB staff had gone into the account and made the switch, not anyone else. The investigator reviewed the access audit and didn't think this was the case.

When an agreement couldn't be reached, the complaint was put forward for a decision in line with the second and final stage of our process.

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.

I will deal with what I consider is the crux of the complaint.

Mr and Mrs W used to get paper statements and at some point, that switched to paperless. I appreciate Mrs H would like to know when exactly that happened and why. However, sometimes it's not possible to know 100 per cent why something happened. That said, TSB has provided an explanation, with supporting evidence which suggests something happened when the account was accessed online with Mr and Mrs W or their attorney's involvement, rather than on the bank's volition. It has also explained why no statements were produced in certain months. The investigator found this added up and shared this with Mrs H.

Ultimately, we're an evidence-based service and having weighed the evidence, I have found what the bank has provided persuasive. It explains what's most likely happening here, and I've not seen anything compelling to show it's a bank error or that a staff member accessed the account around the time that the paper statements stopped. Supporting records have been provided.

TSB has confirmed that the account is set back to paper statements, which is what Mr and Mrs W want. So, there's not much more I can direct it to do on that front.

I can see that there were mistakes in TSB's final response letter, which is disappointing. I can appreciate why to get this would have been annoying, but I'm not convinced it's material enough to warrant any compensation. All in all, having reviewed the complaint, I'm not going to require TSB to do anymore. This ends our review.

My final decision

My final decision is that I'm not going to require TSB Bank plc to do anymore.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr W and Mrs W to accept or reject my decision before 12 May 2025.

Sarita Taylor
Ombudsman