

## **The complaint**

Mr J complains TSB Bank plc provided poor service when he raised a claim about a payment and when he tried to contact it.

## **What happened**

A summary of what happened is below.

Mr J raised a dispute with TSB on 9 October 2024 about a payment from his account for £34.05. TSB said it would investigate and get back to him within five days. When Mr J didn't hear anything, he chased TSB via its chat facility, but still didn't get a response.

He escalated things as a complaint. TSB apologised for the service it had provided, accepting it had failed to raise the payment dispute and contact him. It said it had placed a temporary credit on the account for the disputed payment, whilst it investigated the claim. And paid £35 to say sorry for the trouble and upset caused.

Mr J wasn't happy that TSB had paid compensation without speaking to him first – he rejected it. He believed the amount nowhere near reflected the impact of its actions. He said TSB's inaction and poor service had left him having to borrow money to get by and effected his mental health after being re-assured someone would be in touch but then let him down. He felt TSB had continuously lied to him and were still ignoring him now, after he'd contacted it recently.

One of our investigators considered the complaint but they didn't think TSB needed to do more. They felt the compensation paid by TSB was enough to recognise Mr J's frustration and annoyance with how it had handled things. In coming to this view, they noted that the bank had applied a temporary credit for the transaction whilst the payment was investigated, so Mr J had access to these funds whilst the claim was reviewed. The investigator went on to explain that TSB had said that it would look at Mr J's concerns separately about his recent interactions with it.

Mr J didn't accept the outcome and asked that his complaint be passed to an ombudsman, in line with the second 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.

For clarity, this review is only looking at the complaint TSB dealt with, when it issued its final response letter on 21 November 2024.

Mr J raised a dispute about the payment that had left his account, and the bank was clearly remiss in passing that to its disputes team to investigate. This wasn't good enough and meant he had to chase TSB unnecessarily, causing aggravation which could have easily been avoided. That said, it is also the case that TSB has accepted this, when it looked at the

complaint. It did at that point, what I'd expect it to, which is to say sorry, credit the account with the disputed payment until the claim could be fully investigated and pay something to reflect Mr J's frustration and upset when he didn't get a response.

Considering the steps collectively, together with the amount of £35, I think was a fair and proportionate way to resolve the complaint. I appreciate Mr J would have liked a call before TSB decided on compensation and issued its final response, but this doesn't make the resolution unfair.

This completes our review of the complaint.

### **My final decision**

For the reasons I have given, 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 J to accept or reject my decision before 12 May 2025.

Sarita Taylor  
**Ombudsman**