

The complaint

Mrs A and Mr Z are unhappy with the service they've received from TSB Bank plc surrounding a fraud claim that they wanted to submit.

While this complaint has been raised in the name of Mrs A and Mr Z, as the account in question is in their joint names, it is Mr Z who has been primarily liaising with this service. As such, for ease of reference, I will refer solely to Mr XZ throughout this letter.

What happened

Mr Z took a personal loan from TSB to buy a car from a private seller. Mr Z transferred the purchase amount to the private seller and received the car. However, approximately a month later, Mr Z was pulled over by police while driving the car who explained that they felt the car was stolen. The car was then taken by the police, leaving Mr Z without the vehicle.

Mr Z contacted TSB and asked to raise a fraud claim regarding the money he had paid to the private seller for the car. In response, TSB asked Mr Z to provide evidence from either the police or the DVLA that the vehicle had been taken from him as he claimed. Mr Z couldn't provide any evidence and said that the police had told him that in this scenario, TSB should contact the police on Mr Z's behalf. TSB confirmed to Mr Z that the established process was that the police would contact them, which they hadn't done. Mr Z wasn't happy with TSB's position, so he raised a complaint.

TSB responded to Mr Z but didn't feel that they'd done anything wrong and reiterated that they needed some evidence of Mr Z's claims and that in circumstances such as this it would be for the police to contact them. However, TSB did acknowledge that they hadn't initially provided clear information to Mr Z about what they required from him, and they apologised to Mr Z for any confusion or inconvenience this may have caused and paid £50 to him as compensation for that. Mr Z wasn't satisfied with TSB's response, so he referred his complaint to this service.

One of our investigators looked at this complaint. But they didn't feel that TSB had acted unfairly by taking the position that they had, and they felt the £50 TSB had paid to Mr Z already fairly compensated him for the unclear information he'd initially received. Mr Z didn't agree, and 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.

In circumstances such as those that have taken place here, there is an established process whereby the police contact the bank and provide the relevant information to them. Indeed, the police have a liaison team that fulfils this role, and there are channels of communication open to the police that are resourced especially for them.

In this instance, the police haven't contacted TSB, and Mr Z hasn't been able to provide any

evidence to TSB's satisfaction that the car was taken from him as he claims. In this scenario, it doesn't see unfair or unreasonable to me that TSB would take the position that they have here, which to reiterate is not that they are dismissing Mr Z's claim, but that they are unable to move forwards with it until either the police contact them and provide the information they require, or Mr Z can provide evidence to TSB's satisfaction in support of his claims.

Mr Z has explained that the police didn't give him any evidence that he can pass on to TSB, and that he hasn't been able to obtain anything from the DVLA either. This is unusual, but it ultimately isn't TSB's fault that Mr Z hasn't been provided with evidence by either the police or the DVLA that he would generally have been expected to have been provided with. As such, I feel that Mr Z's current inability to substantiate his claims with TSB is unfortunate for Mr Z but doesn't constitute any unfair act by TSB.

In the interest of progressing matters, I've asked TSB to make an exception to standard process and to try to contact the police on Mr Z's behalf. TSB have explained to my satisfaction that they have done this, but that as expected they couldn't obtain the information they require from the police, because the police wouldn't release the information to them given that they are not Mr Z.

I'd like to thank TSB for attempting to move matters forwards here at my request. However, I'm now satisfied that this won't be possible, and also that the onus fairly rests with Mr Z to either obtain the evidence that TSB require and provide it TSB himself, or to request that the police contact TSB on his behalf, as per the established process.

All of which means that I won't be upholding this complaint or instructing TSB to take any further or alternative action. To reiterate, this is because I feel that it is for Mr Z to meet TSB's requirements, and because I feel that if Mr Z can't do this, that is unfortunate for Mr Z, but not unfair.

Finally, I note that TSB paid £50 to Mr Z for not providing him with clear information of their requirements in the first instance. This compensation amount feels fair to me, and while it would have been preferable if Mr Z had been correctly informed in the first instance, I don't feel that there has been a significant impact on Mr Z, given that he hasn't been able to provide the necessary evidence to TSB after TSB's requirements were made clear to him. Accordingly, I don't feel that TSB do need to do anything further in this regard.

All of which isn't to say that Mr Z isn't in a difficult position here, and I acknowledge that he may be. But it is to say that I don't feel that TSB are acting unfairly towards him by taking the position that they have, and that I therefore consider that any trouble and upset that Mr Z has incurred here resultant from TSB's position is unfortunate, but not unfair. I hope Mr Z will 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 Mrs A and Mr Z to accept or reject my decision before 14 October 2025.

Paul Cooper
Ombudsman