

## **The complaint**

Mr B is unhappy with TSB Bank plc. Mr B's debit card was blocked and it stopped him making a purchase. He went into a local branch to try and resolve the matter.

## **What happened**

Mr B didn't like the way staff responded to his requests for help when he was trying to resolve the block on the account. He said branch staff were obnoxious.

Mr B said the payment he was trying to make that was blocked was only for £80 and TSB never explained why it was blocked.

He was unhappy with the inane questions and lengthy pauses that took place when branch staff put him on the phone to TSB's fraud team.

Mr B said he was uncomfortable about the phone call being held in a public area of the bank. He felt the fraud team should have advised branch staff to allow Mr B to discuss his private details from a private room rather than deal with the personal questions and his personal details in a public area.

Mr B didn't like that there's no toilet facilities in the branch for customers.

His final point was about TSB not dealing with a street trader who had a stall right outside the branch and was continuing to bother Mr B as he tried to go about his business.

TSB told Mr B it had to have extra and specific security checks around card and account blocks to ensure customers are protected. It said it couldn't give out details in order to protect the effectiveness of the security measures. TSB said it hadn't made any mistakes around the questions and the issues of security and it had to ask questions only the customer would know the answer to. It said there were strict procedures to make sure TSB was talking to a genuine customer. TSB said the call pauses were due to the fraud team completing the security checks to allow the block to be removed.

TSB understood Mr B's point about answering the fraud questions in private. It said it would pass on the branch details to ask it to check if customers were comfortable to continue with the conversation in a public area before putting them on the phone in future. It said a room wouldn't always be available due to pre-booked apartments.

It concluded offering toilet facilities to customers would be a security breach as these are only within a secure area of the branch. And regarding the street trader it said this was beyond its control and anything of this nature would be a police matter. It concluded if Mr B had incurred extra expenses due to the issues caused it would consider the costs if he provided evidence.

Mr B remained unhappy and brought his complaint to this service.

Our investigator didn't uphold the complaint. He said based on the terms and conditions TSB hadn't done anything wrong when it applied the block on the card. He said the fraud call was handled appropriately but a few more details could have been provided to Mr B to put his mind at rest. Our investigator accepted TSB's points about limited room availability and toilet availability to customers. He accepted TSB hadn't made any mistakes and didn't think it needed to do anything more.

Mr B remained unhappy with this and asked for his complaint to be passed 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.

I've read and reviewed everything sent in. I'm grateful to Mr B for making sure all of the factors he feels relevant have been covered and I am fully aware of all the issues. But I'd like to confirm for the purposes of this decision I will be sticking purely to the central factors of the complaint and only getting into the points between Mr B and TSB. I'm only dealing with the original complaint issues, nothing that has been raised subsequently. And in line with Mr B's requests, I will deal with the facts.

Mr B tried to buy an item for £80 in a shop. But when he tried to pay, he found that his card was blocked. To resolve the block Mr B went to the branch and they did manage to get the block removed. But Mr B didn't like the way staff treated him. Mr B said the reactions from branch staff were unnecessary. And he wants TSB to change its procedures.

But I don't see any evidence of this. Mr B said this is part of a wider issue he suffers from in his town and the branch staff are just a part of it. But there's nothing on record to show me there were any issues other than sorting out the block. There's no record of any issues from TSB branch staff and the block did get resolved. So, I can't say the branch staff acted unreasonably or unfairly in the way Mr B was dealt with on this specific occasion. In terms of TSB procedures, I can only look at Mr B's individual complaint. If Mr B wants to have the overall TSB process reviewed, he would need to contact the Financial Conduct Authority.

Mr B said he got no reasons from TSB as to why his payment and card had been blocked. TSB said it had to follow strict rules to prevent fraud and protect customers. It said TSB can be punished if it doesn't follow the rules here. It said giving any further information to Mr B could compromise the effectiveness of its security measures. It said it was intentional not to give out any further information and not an error. It concluded the account block was in line with usual procedures and it was on there for the necessary amount of time.

Regarding the telephone discussion with the fraud team TSB accepted further and extra security checks aren't convenient. It said there was a difficult balance to be struck between unrestricted access to accounts and keeping customers money safe. TSB pointed out this was referred to in the account terms and conditions that Mr B had agreed to when he opened the account. But it also noted it was constantly reviewing this to ensure the checks stayed fast and relevant.

TSB accepted the questions asked of Mr B may not have been the standard questions he would be used to, but the questions had to be very specific to that individual customer. It didn't think the questions were inane or inappropriate. TSB confirmed it isn't unusual for it to ask the same question twice simply to ensure it is the customer it is dealing with. And it said the pauses were just to make sure all the steps required to get through the security check had been worked through to remove the block. It said some of Mr B's responses were

unusual considering the nature of the call. TSB felt it hadn't made any errors on this. I agree. I've listened to the call, and I don't think there was anything wrong with the questions or the way they were asked I think TSB acted fairly and reasonably here.

Aside from the questions Mr B was also unhappy that the fraud team didn't get the branch adviser to take Mr B to a private room before handing him over on the telephone to go through the fraud questions. I don't know if the fraud team on the telephone would have known from where in the branch the phone call was being placed. TSB said it couldn't have rooms available to customers on demand because of pre-booked appointments. But it did say it would pass on Mr B's comments to ensure it asks customers prior to using the telephone. It said in future this way it can check if customers are happy to carry on a conversation with the fraud team in a public area. I think that's fair and reasonable. It was a fair point Mr B made but TSB has confirmed it will improve its process based on his feedback.

TSB was clear about Mr B's wish to have toilet facilities available in the branch. It said *"Unfortunately, we don't offer toilet facilities to customers; the majority of toilet facilities are within a secure area of the branch, and this would be considered a security breach if we were to offer this."* I don't think there's anything unfair and unreasonable about what TSB said here. I don't think I would expect a bank branch to offer such facilities.

Mr B's final point was about the street trader outside harassing him. TSB said it couldn't comment on accusations outside of its control. TSB felt this was a more appropriate matter for the police. It didn't think it could be held responsible for incidents that happen outside of its premises. I've read through all the information Mr B has provided about the difficulties and issues he has with this individual. But despite reading everything I can't make any connection between the street trader and TSB. The only implication I pick up is that he is based close to the entrance to the bank. That isn't enough. This individual doesn't work for TSB, isn't an employee of TSB and isn't based inside the branch. So, although there are clear issues for Mr B when he has come into contact with this other individual, I don't expect TSB to say or do anymore than it already has. TSB can't be held responsible for this other person's actions. The evidence provided by Mr B showed he had involved other organisations, and I feel these other organisations are the right ones to deal with the issues Mr B said he encountered.

Mr B has said all the issues he has suffered have impacted on his health and he wants TSB to pay him compensation. But despite Mr B's strength of feeling on these issues I don't find that TSB is responsible. I think it acted fairly and reasonably and has answered all the points raised in Mr B's complaint.

Later issues Mr B tried to bring into this complaint would need to be reviewed first by TSB I haven't commented on any of the extra points Mr B more recently raised.

### **My final decision**

I don't uphold this complaint.

I make no award against TSB Bank plc.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 7 July 2025.

John Quinlan  
**Ombudsman**

