DRN-5622388

Financial Ombudsman Service

The complaint

Mr C complains about the poor service provided by TSB Bank plc when looking to amend details on his account. He says this caused a financial loss.

What happened

On 11 August 2024 Mr C contacted TSB on its online chat portal to amend his home address. TSB actioned his request and updated his address details. On 13 August 2024 TSB confirmed the change of address was processed.

On 16 August 2024 Mr C contacted TSB again to check on the progress of the change to his address, he provided the details again and he also asked for backdated statements with his amended address from November 2023 onwards – he says he needed these backdated for a visa application he was supporting. As he didn't get a reply to this request through the online chat portal he called TSB on 17 August 2024.

During this call Mr C was told the backdated statements would show his updated address but when he received them, they didn't. TSB then clarified this in a call on 23 August 2024 to advise that the backdated statement would only have the address that TSB held for Mr C at the time, and it couldn't amend the backdated statements to show Mr C's amended address.

Mr C says he had to visit the branch on a few occasions to try and resolve the issue. Mr C says during a visit to the branch one of the branch members breached confidentiality by openly discussing his concerns in the presence of other customers.

Mr C was unable to get the issue resolved so he complained to TSB – he said the incorrect advice led him to seek legal advice to try to resolve the issue for the visa application and this meant he incurred an unnecessary expense. He also wasn't happy with the way his complaint was handled by TSB.

TSB upheld part of Mr C's complaint. It acknowledged he wasn't provided the right information about the backdated statement address being amended – so it offered him £50 for the trouble and upset caused. It also offered to cover any expense incurred such as telephone calls, fuel costs or parking where Mr C needed to visit the branch.

Mr C remained unhappy so referred the complaint to our service. Our Investigator looked into matters but didn't uphold the complaint because he felt TSB had acknowledge the error and done enough to put things right and he couldn't conclude TSB had acted inappropriately in branch. He also explained we couldn't look at Mr C's concerns about the handling of his complaint.

Mr C didn't agree and asked for the complaint to be escalated. So, the complaint has been passed to me to make 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.

Having done so, I've decided not to uphold Mr C's complaint. I'll explain why.

Mr C wanted to have his updated address backdated on his statements, he's told us that he forgot to update the address earlier and needed this backdated update as part of a visa application he was supporting.

TSB have said it isn't able to backdate the address as the information provided needs to reflect what it held on Mr C's account at the time. This isn't unreasonable and I can't say TSB acted unfairly in not backdating the address – it was for Mr C to ensure his details were always up to date and TSB can only provide the information it held for him on his account at the relevant time of the statements.

TSB has acknowledged incorrect information was provided to Mr C during a call where he was told the statements could be amended with the updated address but when Mr C was told later this wasn't possible, I appreciate it would have caused him some inconvenience. But I don't think this was significant – I say this because this was clarified within a short period of time.

Mr C says he incurred legal fees due to this error, but I'm not persuaded it was solely the result of this error by TSB. Mr C has told us the visa application wasn't submitted for some weeks after he was told that the statements couldn't be amended. I understand Mr C could have provided other documents for the visa application if TSB had told him initially that it wouldn't be able to amend the address on the backdated statements he'd requested.

As it was only a matter of days in between being told TSB could amend the address and then that it wasn't possible, I think Mr C had sufficient time to use the alternative documents as he would have needed - had he not been provided the incorrect information. So, the decision to seek legal advice was Mr C's choice and I'm not persuaded it was because of the incorrect information provided by TSB. So, in the circumstances I think the £50 compensation paid by TSB is fair for the incorrect information provided to Mr C.

I've considered Mr C's concerns about how he was treated in branch. Where the evidence is inconclusive or incomplete I need to reach my decision based on the balance of probabilities. In other words, based on what I think is most likely given the available evidence and the wider circumstances. So, for me to uphold this complaint, I would need to be satisfied that TSB had made a mistake or treated Mr C unfairly.

Unfortunately, there is very limited independent information or evidence available from the interactions Mr C had with TSB staff in branch on this occasion. There is no CCTV footage of the incident, which isn't unreasonable considering the period of time that's past since the incident.

I understand Mr C's strength of feeling towards the service he received in branch. But both Mr C and TSB have provided differing accounts about what may have happened when Mr C raised his concerns. So from the information provided I can't be certain around the exact circumstances of what took place.

Accordingly, I can only say the version of events provided by Mr C is as likely as the version of events provided to us by TSB and not more likely. So, I can't safely conclude in the circumstances of this complaint that TSB acted unfairly and breached his confidentiality. So, it follows that I don't uphold this part of his complaint and won't be asking TSB to take any further action.

Mr C wasn’t happy with the way TSB handled his complaint either. But these issues are purely about complaint handling. The regulator the Financial Conduct Authority sets the rules that bind this service and complaint handling isn’t a regulated activity. So, I can’t make a finding on issues Mr C raised about the handling of his complaint.

So, while Mr C may disagree with me and I appreciate he will be disappointed with my decision, I’m satisfied that the compensation TSB has already paid fairly recognises the impact its errors had in the overall circumstances of this complaint.

My final decision

For the reasons mentioned above I don’t uphold Mr C’s complaint about TSB Bank plc

Under the rules of the Financial Ombudsman Service, I’m required to ask Mr C to accept or reject my decision before 20 August 2025.

Jag Dhuphar
Ombudsman