DRN-5631629

The complaint

Mrs S complains that TSB Bank plc trading as TSB failed to pay her money due under a cash back offer and delayed dealing with her complaint.

What happened

In August 2024 Mrs S switched her account to TSB. As part of the switch offer, if she made 20 debit card payments for the first six months she would receive "triple cash back". I understand this would have meant a payment of up to £15 a month.

Mrs S complained to TSB that she hadn't received the payment for November. She was advised that as she had only made 19 debit card payments in November, she wasn't eligible for the cash back. She was also told that she wasn't eligible for another offer for a free hotel stay.

After reviewing her complaint, TSB confirmed that Mrs S wasn't eligible for the November payment. However, it said she was wrongly advised about the hotel offer for which she would need to make the relevant debit card payments in March 2025. It offered Mrs S £35 compensation which she agreed to accept.

On referral to the Financial Ombudsman Service, our Investigator said that TSB hadn't done anything wrong. It had explained why she wasn't eligible for the cash back payment for November and had also paid her fair compensation.

The matter has been passed to me for an Ombudsman's consideration.

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.

First of all, with regard to the eligibility for the cash back offer, I note that Mrs S insists that she made 20 payments on her debit card. The disputed payment which Mrs S contends she made was to a cash saving app. TSB says this was a faster payment rather than a debit card payment. Faster payments tend to be payments into other accounts rather than direct purchases. On the statements, debit card payments can be recognised by a four-digit code. TSB appears to be right in that there were only 19 such payments in November. I note that Mrs S as previously made payments to the cash saving app in October 2024 but made the required debit card payments as well. I also note that she regularly makes faster payments on her account.

I think that the terms of the switch incentive are clear and that faster payments, not being made with a debit card, do not count towards the cash back offer.

Looking at the customer service provided, I appreciate that Mrs S was anxious about the position regarding her complaint and called TSB on a number of occasions. However, TSB received the complaint on 10 December, acknowledged it by letter on 16 December and wrote to Mrs S on 24 December to explain that it needed more time to answer the complaint. I'm satisfied that TSB sent those letters so it isn't at fault if Mrs S didn't receive them. The complaints handler spoke to Mrs S on 13 January and sent a final response letter on the same day.

So, it does appear to me that, as advised to Mrs S by our Investigator, TSB complied with regulations and time limits concerning answering Mrs S's complaint. And I bear in mind that this was over the Christmas period.

I understand that when Mrs S initially complained she was told that as well as not being eligible for the cash back she also was eligible for the free hotel stay offer. This was actually incorrect and TSB apologised for misleading Mrs S.

TSB has paid Mrs S £35 compensation and I think that's fair and reasonable in the circumstances of this case.

My final decision

I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs S to accept or reject my decision before 6 August 2025.

Ray Lawley
Ombudsman