

The complaint

Mr M complains that TSB Bank plc failed to make reasonable adjustments for him in respect of his disabilities when he was trying to set up a payment to a new person from his account.

What happened

Mr M has told us, and TSB that, due to certain disabilities, he has difficulty in remembering things and can't carry out procedures like online banking and banking on the app.

In August 2024, Mr M contacted TSB as he wanted to set up a new payee for future payments from his account. He had previously been advised that to do this he needed to have his personal security number (PSN) to hand. This had been sent to him by text some time previously and he explained that it was very difficult for him to go back through his texts and find this. TSB told him that without the PSN, the payment couldn't be set up. He asked that it send him the PSN in an email as he felt this would be a reasonable adjustment. TSB told him that that couldn't be done as sending the PSN to an email address wasn't regarded as a secure procedure. It told him that it could be sent by post or text, but he didn't regard either as being appropriate for him.

When he spoke to an adviser, they offered to call him back once he had found his PSN. However, they then had to explain that they had made a mistake and that they couldn't set up the new payee on an outbound call and he would have to call back. After some discussion the adviser made a comment that "things aren't always fair", at which point Mr M terminated the call.

Mr M also complained that TSB didn't provide a direct contact number for advisers and that he had to go through the interactive voice response system, and that TSB wasn't able to provide his bank statements in excel format.

When he referred the matter to the Financial Ombudsman Service Mr M complained that TSB, having regard to the number of complaints he had registered with it, had suggested that it was not the right bank for him. I understand that he still maintains his account with TSB.

After review by our Investigator, they thought that TSB had acted reasonably for the most part. In respect of the wrong information being given to Mr M about setting up the new payee on an outbound call, they proposed that TSB pay £75 compensation.

Mr M didn't agree and the matter has been referred 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.

sending a PSN

Mr M has complained that TSB has failed to make reasonable adjustments for him. In other words, has failed their duty to make reasonable adjustments under the Equality Act 2010 (the Act). I confirm that I've taken the Act into account when deciding this complaint, but my decision is based on what's fair and reasonable. I reiterate what our Investigator has said, that if Mr M wants a decision that TSB has breached the Act, then he'd need to go to Court.

Mr M feels that TSB should make what he considers to be a reasonable adjustment by sending his PSN by email. But TSB has explained that there is a security risk in sending a code by email – the email could be intercepted and it would be unable to verify it was him making the payment. Mr M feels that, given his disability he shouldn't have to search back through his texts to find the PSN. He doesn't think that receiving it by post or writing it down would help as he would still be liable to lose it.

Given that TSB must have security checks in place to ensure customers' accounts are not liable to be compromised, I don't think it would be reasonable to ask TSB to send out PSNs by email. I don't think that would be a reasonable adjustment to make, given the potential liability for payments going astray. And I think that TSB's suggested compromise, that Mr M, when he receives the PSN, emails it to himself, is reasonable. I see Mr M suggested TSB sets up a secure email service for this purpose. As far as I am aware TSB doesn't offer such a service and in my view it wouldn't be reasonable to expect it to set one up specifically for Mr M.

contact with customer service adviser

Mr M complains that the adviser arranged to call him back so that he could find the PSN and they could set up the payee for him. When they did call him back, they told him the call had to come from him. And though I appreciate that they were trying to help, this caused Mr M some inconvenience and frustration.

The same adviser said at the end of the phone call that "things aren't always fair". And although Mr M took offence at this, he terminated the call while the adviser was trying to explain what they meant. I've listened to the call and whilst I understand Mr M's frustration, I don't think it would be fair to take that remark out of context and where the adviser hadn't had a chance to explain things.

contact with a manager/adviser

I understand that Mr M was unhappy that he couldn't be passed directly to a manager and would have to wait until they called him back at a possibly inconvenient time. Also, when he called he had to go through the interactive voice response system. However, TSB has explained to him that he could bypass this by pressing 9 on his phone. I don't think TSB was unreasonable here, and a manager can't always be available. It also wouldn't be reasonable to expect it to provide a direct line to speak to advisers.

TSB not being the "right bank" for him

Mr M feels this suggestion discriminates against him. I note however that this was said in the context of the number of complaints Mr M had raised with TSB over a short period. His account is still open but I don't think it's unreasonable to suggest, where he was clearly telling TSB how unhappy he was with its service, that he might feel that another bank might suit him better.

compensation/ Other possible remedies

I should emphasise here that I'm considering the individual complaints that Mr M has made against TSB. I have no power to require it to change its processes and procedures. This also applies to his request to supply bank statements in excel format. Nor can I make directions about his suggestions for other auxiliary aids it might employ to help disabled people. Those are matters for the regulator, the Financial Conduct Authority.

So, in respect of the complaints here, I do think that £75 compensation is reasonable in respect of the wrong information being given in a phone call. I've noted that TSB has noted full details on its records of Mr M's disabilities. So, I won't make any other direction.

Putting things right

TSB should pay £75 compensation.

My final decision

I uphold the complaint in part and require TSB Bank plc to provide the remedy set out under "Putting things right" above

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 12 August 2025.

Ray Lawley
Ombudsman