DRN-5667204

## The complaint

Mr C is unhappy with TSB Bank Plc. He said the customer service in branch was poor and he wasn't allowed to pay in some coins that the branch considered to be damaged or *"garbled."*

## What happened

Mr C visited a TSB branch to deposit cash. He found there was a lengthy queue and at the door a staff member asked him if the cash machine was broken. Mr C said this staff member wasn't doing anything and asked him what service he needed. Mr C stayed in the queue and when he got to the counter he said hello to the branch manager but said he wasn't acknowledged. Mr C said the manager either didn't want to work behind the counter or was having a bad day.

Mr C wanted to deposit £20.34 pence into his account. The manager said the coins were garbled and that he couldn't accept 27 pence made up of a 20p, 5p and 2p. Mr C said the service was shocking and other branches had previously accepted coins with no problems.

Mr C said he wanted compensation for the stress and inconvenience caused. He said he felt forced away from the branch.

TSB said it hadn't made any mistakes. But it did confirm Mr C did have a longer wait than it would like as the branch was busy after a complicated business deposit.

It confirmed it can't accept *"damaged or garbled coins as these will not be accepted by the Bank of England (BOE) when forwarded on."* TSB said this was normal banking protocol and not an error.

TSB spoke to the branch manager and checked with staff and CCTV at the branch. It didn't accept poor service had been provided and said colleagues are trained to be polite and helpful at all times. TSB said the branch host should be on the welcome desk rather than working on the counters. It said they should be there to help customers coming through the door and explain about any waiting times.

The branch manager said Mr C was acknowledged at the counter. He said he did try to clean one of the coins but still couldn't establish if it was a 5p or an old 1/2p. He said the coins were severely damaged too. He accepted a receipt for the deposit wasn't done as that stage in the process had been passed before Mr C asked, but staff offered to print off a mini statement from the cash machine. The branch manager said Mr C left after thanking him and giving him a thumbs up. TSB said he seemed happy as he left.

TSB referred to its policy on garbled coins, which states: *"From 1 June 2020, we'll no longer accept garbled coins from customers."*

Mr C didn't accept this and brought his complaint to this service.

Our investigator didn't uphold the complaint. She said TSB hadn't made an error. She noted the Royal Mint website said it's down to the bank's discretion whether to accept the coins or not. She accepted that Mr C was offered other ways to get a receipt. She said she wouldn't be asking TSB to do anything further.

Mr C didn't accept 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.

It's accepted that the branch had a longer queue than normal. TSB hasn't disputed that. But it explained why and had the host member of staff checking with customers entering the branch.

Mr C said he felt the in branch behaviour of staff was *"Very strange, and not normal banking conditions."* I understand Mr C feeling that the branch host could have been doing something else. But then I accept TSB's point that the hosts job is to be available to customers as they enter the branch. I've no reason to dispute how Mr C felt while he was in the branch but I've no evidence to suggest that there was any problem either. Parties disagree on whether the branch manager acknowledged Mr C or not, but I can't say with any certainty that TSB did anything wrong.

Mr C has kindly provided pictures of the coins involved, but I don't need to make a judgement on these, I need to consider what the bank did. Mr C said the coins were legal tender, but I note from the BOE website that it's all a matter of discretion, and money can, in some circumstances, be declined if the other party doesn't wish to accept it.

I think the TSB explanation of what happened regarding a receipt seems fair. TSB accepts it had passed the screen where this could be printed but still did offer Mr C the option of getting a mini statement from the cash point which would have showed the money now in the account. I think that's reasonable.

Mr C referred to the stress and inconvenience caused, but he was able to bank the vast majority of the money. TSB did bank all the cash that it said wasn't garbled. This left Mr C with 27p. I've no reason to dispute what TSB said or its reasons. And different banks will have a different approach to such circumstances. I can't say that TSB made any mistakes here or that it acted unfairly or unreasonably.

I've no reason to dispute TSB's point about the BOE not accepting garbled coins and it has provided details of its internal policy noting this too. So, it followed its correct procedure when it declined the coins and didn't make any process errors. I think that's reasonable.

## 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 C to accept or reject my decision before 1 October 2025.

John Quinlan
**Ombudsman**