

The complaint

Miss C complains TSB Bank plc sent her certificate of interest to a third party.

What happened

Miss C has a current account and a savings account with TSB.

Miss C received a final response letter from TSB in February 2025 saying that it had been brought to its attention that it had sent a certificate of interest in relation to her savings account to another customer by mistake. TSB's letter said that these types of incidents are rare and that it takes its responsibilities seriously and it was sorry that it had let her down. TSB's letter said it had arranged to pay £150 into her current account in the circumstances.

Miss C wasn't happy with TSB's letter and complained. TSB wrote back to her to say that it had already given her the right to refer her complaint to our service. So, she did.

One of our investigators looked into Miss C's complaint and recommended TSB pay an additional £100 in compensation. Miss C accepted. TSB didn't. TSB said that it accepted it had made an error and said why it was confident there'd be no other effects on Miss C. TSB didn't think Miss C had any reason to feel she was impacted more than any of the other customers involved. TSB also said that there was nothing for Miss C to sort out. Ultimately TSB asked for Miss C's complaint to be referred to an ombudsman for a decision. Her complaint was, as a result, passed to me.

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.

TSB rightly point out that Miss C was unaware that her details had been sent to another customer until it contacted her. TSB did so on 15 February 2025 – the day after receiving the document in question back from the other customer who had received it. That was, however, over five months after that customer had told TSB that they'd received Miss C's certificate of interest amongst others. I do think TSB could and should have got her certificate back sooner and let Miss C know sooner what had happened. I say that because it's clear that only finding out almost six months later that someone else had her account details, name and address caused additional worry to Miss C which could have been avoided. I'm also satisfied that TSB simply writing to Miss C to let her know what had gone wrong and offering her compensation without having spoken to her to find out if she had particular concerns – and then simply pointing out that it had already given her referral rights when she complained – didn't help either. That made Miss C feel TSB didn't care and further eroded her confidence.

In short, for the reasons I've just given, I don't agree with TSB that the £150 it offered fairly reflects the impact this mistake has had on Miss C, or its assumption that additional compensation isn't appropriate because other customers accepted £150. That's because I'm satisfied the impact was greater.

Putting things right

I agree with our investigator, given everything I've said, that an award of £250 is more appropriate given the impact this has had on Miss C. So, that's the award I'm going to make.

My final decision

My final decision is that I'm upholding this complaint and require TSB Bank plc to pay Miss C an additional £100 in compensation on top of the £150 it has already paid.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss C to accept or reject my decision before 1 October 2025.

Nicolas Atkinson
Ombudsman