

The complaint

Mr M complains that he couldn't use his banking app with TSB Bank plc to make an urgent payment. Aside from this causing him trouble and upset, he's unhappy with the difficulties he experienced in complaining.

What happened

A summary of what happened is below.

Mr M needed to make a payment urgently. However, when he tried, he couldn't access his banking app. He called the bank's telephone line to see if it could help instead, but his call dropped after 5 minutes.

Mr M learned that other customers were experiencing similar problems, so he believed TSB's phone lines might be overloaded. In the end, he decided to make alternative arrangements; drove to his daughter's and asked her to make the payment on his behalf.

Later that day, Mr M tried to use the bank's online form to complain about the service failings he'd experienced but the form didn't work. He then went through TSB's chat facility, but this also proved unsuccessful. When finally, he managed to raise a complaint, it was through contacting the Chief Executive's Office. He submitted TSB's service had been extremely poor and at every juncture it had taken up a huge amount of his time and caused aggravation. He mentioned the embarrassment he'd felt at having to ask his daughter to assist with the payment.

TSB responded to the complaint to say there weren't any technical issues with its systems on the day in question, but Mr M may have experienced difficulty due to external factors. It said it had traced a call from him, but this had only lasted 31 seconds as opposed to the 5 minutes Mr M had mentioned, suggesting his call may have been terminated before it had the chance to connect to an operative. Mr M refuted this and didn't think the response was satisfactory.

TSB issued an updated response. In it, it said it was unable to uphold all aspects of Mr M's complaint but acknowledged there had been some mistakes, confirming that there had indeed been an incident where customers experienced intermittent issues when trying to access the mobile banking app and its services online, which included the complaint side of things. TSB apologised for any frustration and inconvenience this may have caused and said its systems were now functioning normally. It upheld this aspect of Mr M's complaint but reiterated that the call to it was only 31 seconds long, so it didn't think it had dropped it.

Dissatisfied, Mr M came to us. One of our investigators looked into things. She acknowledged the problems with TSB's systems but didn't think the impact was enough to warrant a payment of compensation. She felt Mr M could have tried other things to make the payment, such as, calling back or going to a branch. Mr M disagreed. He didn't think that was reasonable in the circumstances and felt the investigator had overlooked some important points, for example, TSB's initial denial that there weren't any issues with the banking app and then accepting there were, which he believed amounted to a lie. He

maintained his distress and inconvenience was significant and he should be compensated for this and the bank's handling of his complaint.

After some back and forth, the case was put forward for a decision when the investigator didn't change her mind.

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.

There's been a fair bit of debate and exchange between Mr M and the investigator. I can see why that's happened but that doesn't oblige me to do the same. It isn't necessary for me to reach what I consider is a fair outcome. In line with our quick and informal service, I will address what I consider are the key issues. This means I might not comment on everything, though I have read all as part of the review.

It's unfortunate that TSB had a problem with its systems and it's disappointing it didn't acknowledge this when it initially responded to Mr M. However, Mr M already knew there was a problem on the day it happened and made alternative arrangements. He feels TSB should pay him compensation for this and the difficulties he experienced when trying to complain. But I've not been persuaded it was necessary or reasonable for Mr M to drive to his daughter's, and he couldn't have tried something else, such as, at least attempting another call or calling his daughter instead. It's also the case, that all of us can experience a degree of inconvenience and frustration when dealing with organisations on a day-to-day basis, which may mean we have to change how and when we do things. But that doesn't mean that everything that happens or goes wrong warrants compensation. It can be enough that there's been an apology, and TSB did apologise, albeit later during the complaint. I think that's sufficient.

Mr M has identified several other points he's unhappy with, but having considered everything, I don't think any further analysis will lead to a different outcome. Complaint handling in isolation isn't a financial activity under our rules, so there's a question over whether we can consider all that Mr M has said about that as part of his complaint. Nevertheless, I observe that none of this has prevented Mr M from referring his complaint to us for an independent review. We're a free service and straightforward to use, which is why we don't award compensation for coming to us.

It follows that I won't be asking TSB to do more, and this now completes our review of the complaint.

My final decision

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 6 November 2025.

Sarita Taylor
Ombudsman