

The complaint

Dr P complains TSB Bank plc incorrectly referred to him using pronouns she / her and made a number of mistakes when dealing with his complaint.

What happened

Dr P has an account with TSB.

Dr P complained to TSB about one of its agents referring to him using pronouns she / her in a note about a complaint he'd made. He did so having made a subject access request. He says he logged his complaint using TSB's online complaint form and asked for a response by email. He complained to our service having received no response. We contacted TSB to say that we'd received a complaint from Dr P and to ask for its business file. In response, TSB asked for an opportunity to consider Dr P's complaint saying that he'd not raised the issue with them.

Having looked into his complaint, TSB upheld it and offered £30 in compensation. When we asked Dr P if TSB's offer resolved his complaint, he said he hadn't received any response from TSB. So, we forwarded TSB's response to him.

Dr P let us know that TSB's offer of compensation resolved his original complaint. He was, however, unhappy that TSB had sent its final response in the post – rather than by email as he'd requested – and hadn't said whether or not it had updated its records or sent him a copy of its updated records. He also complained about the fact that TSB had said he should take the non-receipt of its final response up with the postal service. In short, he complained about mistakes TSB had made when dealing with his complaint.

One of our investigators looked into Dr P's complaint and said that they didn't think TSB needed to do more and that some of the issues Dr P was complaining about related to complaint handling which we can't look into. Dr P disagreed and asked for his complaint to be referred to an ombudsman for a decision. His 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.

I'm satisfied that Dr P complained to TSB using its online complaint form – I've seen evidence that his complaint was received – and that he asked TSB to reply by email. I can, therefore, understand why he's unhappy that:

- a) TSB told us that it hadn't received a complaint from him;
- b) TSB didn't reply by email; and
- c) TSB told him that he should take the non-receipt of its final response up with the postal service.

I can also understand why he's unhappy that TSB didn't say whether or not it had updated its records or send him a copy of its updated records. We've done so instead.

I'm satisfied that Dr P's original complaint – about one of TSB's agents referring to him using pronouns she / her in a note about a complaint he'd made – was resolved to Dr P's satisfaction when TSB offered him £30 in compensation. And that the issues Dr P remains unhappy about relate to the handling of his original complaint which isn't something we can look into on its own. In the circumstances, I agree that TSB doesn't need to do more.

My final decision

My final decision is that TSB Bank plc doesn't need to do more.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 31 October 2025.

Nicolas Atkinson
Ombudsman