

The complaint

Mr G is unhappy with TSB Bank plc. Mr G wanted to close his accounts with TSB and transfer his funds to a new bank. But he found TSB's processes unreasonable. Mr G thinks TSB should have made things easier for him.

Mr G has a representative, but for ease I shall refer only to Mr G.

What happened

TSB closed Mr G's local branch. So, Mr G was moving his TSB accounts to a different bank. Mr G visited a TSB branch to arrange this. TSB asked Mr G for identification documents to carry out the transfer and closure. But Mr G didn't have any of the ID's TSB requested.

Mr G said he'd gone into a branch before this visit and told TSB he was looking to close his accounts. And TSB advised Mr G to sort out his pensions first and redirect them to his new bank before closing his TSB accounts. Mr G is unhappy because he says TSB didn't tell him about the ID's he'd need to bring once he'd sorted his pensions and returned to branch to close his accounts.

TSB said the branch Mr G returned to was unable to transfer the full balance because of limits to the size of payments that can be made in branch when it can't fully verify the account holder. The branch staff confirmed an alternative option was to transfer funds from one account to the other using telephone banking - and complete the final transfer via cheque. And this is what happened on that day resulting in the transfer to Mr G's new bank.

Mr G is unhappy he had to use the phone because of his age and being hard of hearing. Mr G questions why branch staff couldn't go through the same security processes as he did over the phone.

TSB said it followed the correct procedures and so it didn't uphold Mr G's complaint. Mr G didn't accept this and brought his complaint to our service.

Our investigator didn't uphold the complaint. He said the bank hadn't made an error and though he could appreciate it was likely inconvenient for Mr G he didn't think TSB had done something wrong. And he felt it had facilitated a reasonable workaround.

Mr G 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.

If I don't mention any specific point, it's not because I failed to take it on board and think about it, but because I don't think I need to comment on it to reach what I think is a fair and

reasonable outcome. No discourtesy is intended by me in taking this approach.

The crux of Mr G's complaint is regarding what happened during both branch visits and the processes TSB has in place for verifying customers and its internal processes around closing accounts, transferring funds and the associated security measures.

It might be helpful for me to say here that, as we are not the regulator, I can't make TSB change its systems and processes – such as how accounts are closed, what transfer limits apply over the phone and in branch and the associated security measures. We offer an informal dispute resolution service, and we have no regulatory or disciplinary role.

Rather my role is to look at the problems Mr G experienced and consider if TSB did anything wrong or treated him unfairly. If it has, I would seek – if possible - to put him back in the position he would have been in if mistakes hadn't happened. And I may award compensation that I think is fair and reasonable.

Mr G is unhappy TSB didn't inform him of the ID requirements for closing an account during his first visit to a TSB branch. It's difficult to make a finding on something which happened face-to-face. I don't doubt Mr G went into branch and inquired about closing his account and was advised to sort out his pensions first. This led to Mr G leaving to sort out his pensions before returning to branch another day.

I can understand why Mr G feels TSB should have informed him of its ID requirements during the first branch visit. But I don't think TSB were obligated to inform Mr G about this so I can't say it was a mistake in not doing so. Though I don't doubt it might have been helpful to provide this information, I can't say TSB did something wrong here.

I wouldn't expect TSB to cover every eventuality or ID requirement in the event Mr G returned to a branch to close his accounts.

I don't know the full extent of what was discussed during the first branch visit. It's uncertain if Mr G made it clear he would return to a branch to close his accounts. And though I don't think Mr G had to ask what the closure requirements were or what ID he might need. I also don't think TSB had to explain what ID it would ask for if he did return to branch.

The information available to me suggests Mr G doesn't have any of the IDs that would have been accepted if he returned to branch to close his accounts. So, I think it's likely fair to say even if TSB had advised what ID it'd need to see, Mr G wouldn't have been able to bring it.

One could argue if Mr G had known about the ID requirements, it would have saved him from going back to a branch to carry out the closure. But that would likely have meant Mr G had to use the telephone instead – which is what ultimately happened. And by going in branch Mr G was able to use its phone rather than call from home where he would have been without support from branch staff.

I can understand Mr G being unhappy with using the phone as he prefers to handle things face-to-face. And I understand Mr G finds it harder to deal with things over the phone particularly given he's hard of hearing.

But I must also note the matter was able to be resolved over the phone. And I've not seen any testimony which details difficulties being encountered during that call. And I'm pleased to see the matter was resolved the same day.

Mr G said he doesn't understand why the closure and transfer could be done over the phone but not directly in branch. Mr G doesn't think the security processes are more rigorous over

the phone so he doesn't see why the same security questions couldn't have been asked by branch staff. Though I understand Mr G's feelings on this, I can't say TSB did something wrong here.

TSB said it has different security processes and transfer limits depending on whether somethings being done over the phone or in branch. I think this is reasonable to protect consumers and their accounts. And I think TSB's telephone workaround was reasonable too.

I understand Mr G is unhappy because he feels he had to press TSB to come up with the workaround. It's unclear exactly what happened that led to the alternative method being proposed. But I've not seen evidence to suggest TSB did something wrong during this interaction.

I can't tell TSB to change its security measures or adjust its transfer limits depending on whether an action is being taken in branch or over the phone. Nor can I say it needs to amend its account closure protocols or ID requirements.

I appreciate it will have been frustrating for Mr G to go in branch only to find out he didn't have the necessary ID and to then have to use the phone. But I can't say TSB did something wrong in this matter. And from what I can see it followed its own processes which I understand apply for all its customers and it provided an alternative option which worked.

And so, it follows I don't think TSB have done anything wrong or treated Mr G unfairly.

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 G to accept or reject my decision before 15 October 2025.

Gordon Candlish
Ombudsman