DRN-5743068

The complaint

Mrs S complains about the delays in receiving her cashback on her TSB Bank plc ("TSB") account and the service she received when speaking to TSB about this.

What happened

On 12 August 2024 Mrs S opened a Spend and Save account with TSB which came with a cashback offer. Under 2.1 of the terms of the cashback offer it says that:

"You can earn cashback for the first six calendar months, which includes the month your Spend & Save account is opened."

As the cashback is paid in arrears for any transactions Mrs S made in August the cashback would be paid in September, and the last month Mrs S would receive cashback in-line with the offer would be February 2025 (for January 2025 transactions) and TSB's records show she was duly paid this on 10 February.

Mrs S contacted TSB in March 2025 regarding cashback that she expected to receive but hadn't. During the call on 13 March TSB's adviser explained to Mrs S that she was only eligible for the first six months to receive the cashback including the account open date (August 2024) and so wouldn't receive a March payment which Mrs S confirmed she understood. But as Mrs S said she hadn't received the cashback as expected in February the advisor submitted a form to TSB's back office for this to be paid to her. This resulted in Mrs S receiving an extra month of cashback on 17 March 2025 for transactions made in February.

Mrs S was dissatisfied with this and so raised a complaint with TSB about the service she received on 1 April. Mrs S says calls were dropped and she was transferred to the wrong department and was told different things every time she called about the cashback offer.

TSB didn't uphold Mrs S's complaint as it wasn't able to locate the calls she was referring to but said if she could provide it with further information, it would review her complaint.

Mrs S remained unhappy and so brought a complaint to this service. Mrs S says TSB are mixing up other complaints raised previously and that her complaint is regarding the very late receipt of her cashback payment. Mrs S says she was told she wasn't eligible for any more cashback, yet another payment came into her account in March and so wants to know why this happened.

One of our investigators looked into all Mrs S's concerns but didn't agree TSB had provided Mrs S with poor service or made an error or treated Mrs S unfairly. They thought TSB's adviser had made it clear that Mrs S was only eligible to receive the cashback for the first six months and that this had been applied correctly in-line with the terms and conditions and as Mrs S had received an extra month's cashback, they didn't think TSB needed to do anything more.

Mrs S remained dissatisfied and so asked for an ombudsman's decision on the matter.

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 hope that Mrs S won't take it as a discourtesy that I've condensed her complaint in the way that I have ours is an informal dispute resolution service, and I've concentrated on what I consider to be the crux of the complaint. Our rules allow me to do that.

And the crux of Mrs S's complaint is regarding the service she received from TSB in relation to the cashback offer on her spend and save account. Mrs S says there were delays in receiving her cashback payments and she was given conflicting information about her eligibility.

It might help if I explain here my role is to look at the problems Mrs S has experienced and see if TSB has done anything wrong or treated her unfairly. If it has, I would seek – if possible - to put Mrs S back in the position she would've been in if the mistakes hadn't happened. And I may award compensation that I think is fair and reasonable.

And having considered everything carefully - including listening the phone calls between TSB and Mrs S - I'm in agreement with our investigator and I don't think there is anything much more of use I can add.

Having looked at the terms and conditions of the cashback offer and TSB's records showing when the reward has been paid, I don't think TSB have made an error in the application of Mrs S's cashback rewards. Mrs S opened her account in August 2024 and so the last month she was eligible to receive cashback for transactions made was in January 2025 (six months after opening her account) and this was duly paid in February.

TSB's advisor explained to Mrs S during her call with it on 13 March that she wasn't eligible for any further cashback as it is only earnt on the first six months and so she wouldn't be getting a March payment and Mrs S acknowledged this during the call.

However, I can understand where Mrs S's confusion has come from as a few days before this during a call on 10 March TSB's adviser confirmed with Mrs S that she had hit the required transactions to receive cashback for February and March but didn't mention that her six months eligibility period had come to an end. And this was compounded when following this she was told she was not eligible for payments after February but then received a further payment in March.

But overall, I think Mrs S was given the correct information, the error here was that TSB made an extra cashback payment when it didn't need to. So although I acknowledge that some of the information could've been clearer in Mrs S's call with TSB on 10 March, as Mrs S has benefitted from TSB's over payment, and I think TSB's advisors have all been polite and helpful, I don't think TSB have treated Mrs S unfairly and I don't think there is anything more for TSB to do to settle Mrs S's complaint.

My final decision

For the reasons I've explained I've decided TSB Bank plc have done enough to settle Mrs S's complaint and I'm not going to ask it do anything more.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs S to accept or reject my decision before 6 October 2025.

Caroline Davies
Ombudsman