

The complaint

Mrs H complains that TSB Bank plc hasn't refunded a payment she made using her debit card and this has resulted in her going into her overdraft on her current account.

What happened

In October 2024, Mrs H bought a TV from a retailer using her TSB debit card. The retailer took a payment of £279 in late September 2024 and a second payment of £920 was taken in early October 2024.

In November 2024, Mrs H called TSB to say that the retailer had taken out £920 and £279 from her account without her authorisation. She told TSB that she didn't recognise those transactions and the transactions were fraudulent.

TSB disputed the transactions with the retailer. While it did this it applied a temporary refund to Mrs H's current account. The retailer responded to the dispute with evidence to show that the transactions related to the purchase of a TV. It also provided evidence to show Mrs H had received the TV. On this basis TSB closed the dispute and reversed the temporary refund it had given Mrs H which caused her current account to go overdrawn.

Mrs H complained to TSB about its decision and that she was now overdrawn. TSB didn't agree it had acted unfairly. Mrs H then referred the complaint to our service and said that the TV she had received was faulty and the retailer had refused to refund her.

Our investigator didn't recommend the complaint be upheld. He was satisfied that Mrs H had told TSB she didn't recognise the transactions to the retailer and that they were fraudulent. He didn't think TSB had dealt with the dispute unfairly as it had used the information Mrs H had provided.

Mrs H didn't agree, so the complaint has been passed to me for a 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.

I've listened to the call Mrs H made to TSB in November 2024. During this call she asked TSB to refund the two payments of £279 and £920 that were taken by the retailer. She repeatedly said she did not recognise the transactions and had not made them. TSB asked her to confirm that she was reporting them as fraudulent and unauthorised transactions and Mrs H confirmed this was the case.

I'm therefore satisfied that TSB acted fairly in raising the dispute with the retailer in the way that it did. I've seen the evidence the retailer provided in response which appears to demonstrate that Mrs H did authorise the transactions and received a TV which was delivered to her house by the retailer. It seems Mrs H also now accepts she did authorise those payments as she has since tried to complain to the retailer about faults with the TV

that was delivered to her. For this reason, I think TSB acted fairly in not pursuing the dispute any further and reversing the temporary refund it had applied to her current account.

While I appreciate Mrs H's current account was then overdrawn, as she originally authorised those payments it is fair they are debited from her account. TSB has told Mrs H that it would be happy to support her with any financial difficulty she may be experiencing and has provided her with the contact details of its financial support team if required. I think this was a fair way to respond to Mrs H's concerns in this case. I don't therefore think TSB needs to do anything more in relation to this specific complaint.

My final decision

For the reasons given above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs H to accept or reject my decision before 21 November 2025.

Tero Hiltunen
Ombudsman