

DRN-5753544



The complaint

Mr B complains TSB Bank plc made multiple mistakes when he entered bankruptcy.

What happened

Mr B had an account with TSB that ended up overdrawn. He had a number of accounts elsewhere with outstanding borrowing.

Mr B decided to apply for an IVA in 2025. He says TSB made multiple mistakes after he let it know he'd been declared bankrupt including sending a letter to his house that would have made it obvious someone at the address had gone bankrupt.

Mr B raised a number of complaints against TSB. TSB paid £200 in compensation in relation to these complaints. Mr B was unhappy with TSB's responses and complained to our service.

One of our investigators looked into his complaint – they were consolidated – and said that they weren't going to recommend any additional compensation. Mr B asked for a decision from an ombudsman. His complaint has as a result been 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 TSB has paid Mr B £200 in compensation. I can't see that anyone has considered whether or not this compensation should have been paid to his trustee in bankruptcy and made available to his creditors. In this particular case, however, given that I'm satisfied the amount TSB has paid is fair, I agree that this is a complaint that shouldn't be upheld and there's nothing to be gained from considering points like the one I've mentioned.

I can see, having reviewed the file, that Mr B has clearly had a hard year. I'm pleased to see that he's now been discharged and that's accurately reflected in his records. I hope, in the circumstances, that Mr B is now able to move on and rebuild his life.

My final decision

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 24 February 2026.

Nicolas Atkinson
Ombudsman