

The complaint

Miss O complains TSB Bank plc didn't cancel direct debits linked to her ex-husband when he was removed from their joint account.

What happened

Miss O has had an account with TSB for many years. She asked for the account to be converted into a joint account when she got married. And asked for the account to be converted back into a sole account when she got divorced.

Miss O visited a TSB branch in October 2023 to ask for her ex-husband to be removed from their joint account. She says she told TSB to cancel all direct debits linked to her husband including a direct debit to a well-known internet and telecommunications company.

Miss O contacted TSB in May 2025 to say that it hadn't cancelled the direct debit to the well-known internet and telecommunications company meaning it had continued going out. She asked to make a claim under the Direct Debit guarantee scheme but that wasn't successful. Miss O complained to TSB about it not cancelling the direct debit.

TSB looked into Miss O's complaint and wrote to her in June 2025 to say that it could see no evidence of her asking for the direct debit in question to be cancelled. TSB also questioned why she hadn't noticed for over a year and a half that the direct debit hadn't been cancelled.

Miss O was unhappy with TSB's response saying that she'd only recently noticed the direct debit hadn't been cancelled as she's visually impaired. So she complained to our service.

One of our investigators looked into Miss O's complaint but didn't recommend that it be upheld as they didn't think TSB had made an error. Miss O asked for her complaint to be referred to an ombudsman for a decision. Her 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.

Based on everything I've seen, I can see that Miss O asked TSB to remove her husband from their joint account after they got divorced. TSB must have had Miss O's ex husband's consent to do this as there was money in the account at the time.

I can see that TSB removed Miss O's ex-husband from the joint account. More importantly, I can see that the branch made a note on the same day that Miss O visited to say that her husband had been removed from the joint account and that it was now in her sole name. The problem I have is that the note says nothing about cancelling any direct debits and there are no other notes to this effect either. In addition, it wouldn't have been obvious to the branch which direct debits were linked to Miss O's husband if she'd asked the branch to cancel all direct debits linked to him. I don't, therefore, see how the branch could have acted on an instruction like that – the branch would have had to have a further conversation with Miss O identifying which direct debits she meant. But there's no evidence that this happened. The other problem I have is that the direct debit that Miss O is complaining about was going out for over a year and a half during which time Miss O was receiving regular statements which I'm satisfied she was checking when they arrived. In short, I can't say based on the evidence that Miss O told TSB to cancel this particular direct debit. That means I can't uphold this complaint.

My final decision

My final decision is that I can't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss O to accept or reject my decision before 25 February 2026.

Nicolas Atkinson
Ombudsman