

The complaint

Mr J complains about how he was treated by staff in a branch of TSB Bank plc when he went there to pay in a cheque.

What happened

At the end of June 2025, Mr J went to a branch of TSB to pay in a cheque which was processed, asking for confirmation for his records, as he had done on previous occasions. The TSB staff member explained they could not provide this at the counter and Mr J was asked to go to another part of the branch for his request to be processed.

Mr J refused to do so, and says the branch staff were rude to him and the situation escalated to the extent there was a physical altercation with another customer, and a staff member threatened to call the police.

As a result of how he had been treated, Mr J raised a complaint with the CEO of TSB. TSB investigated and said they were unable to establish any mistakes made and that the branch provided a very different recollection of the events. TSB said as Mr J asked for a statement at the counter, and statement requests need to be carried out away from the counter, it was necessary for Mr J to move to another area. TSB concluded their letter by saying they could not agree they had made an error.

After responding to TSB explaining he remained dissatisfied, TSB wrote back but their position was unchanged. As a result, Mr J referred his complaint to our service. After investigation, and close liaison with TSB, our investigator provided a detailed summary of what Mr J and TSB said happened that day in the branch, saying they believed TSB followed their processes, and the investigator was persuaded TSB had not acted unfairly or unreasonably.

Mr J disagreed with this outcome and requested an ombudsman review his complaint. He felt that video evidence must be examined from the branch as it would show his treatment, and Mr J wanted to see TSB's internal processes along with the terms and conditions (T&C) for the account he had.

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 have looked carefully at the information TSB have provided us, and read through all the testimony Mr J sent to TSB and the investigator, to see if it has treated him fairly. Having done so, I won't be upholding this complaint, and I will explain how I have come to my decision.

There are two very different versions of the events that took place that day, and where evidence is incomplete, inconclusive, or contradictory, I have to make decisions on the balance of probabilities – that is, what I consider is more likely than not to have happened in light of the available evidence and the wider surrounding circumstances.

One aspect which I know is important here is what Mr J asked for after he deposited the cheque. Mr J says he asked for a receipt, and not a statement. However, the branch testimony is that Mr J asked for a statement which could not be provided at the counter, which is the reason Mr J was asked to go to a different area. Regarding what was asked for, I'm persuaded that some form of statement was requested by Mr J, because he was directed to another part of the branch. And from what I've examined, there was no reason for the staff member to decline a request for something that could have been provided at the counter, and unnecessarily ask Mr J to move.

Furthermore, I note within an email from Mr J to TSB that he said he was bullied by what he regards as orders given to him as to where he should stand in the branch, commenting it was none of their business. But I regard it as entirely reasonable for TSB staff to direct customers within a branch environment to where certain services are provided, and I would expect any customer to respectfully abide by these instructions.

I note that Mr J commented in response to our investigator's view that the TSB staff's word had been blatantly taken over his which is unfair. I'd like to reassure Mr J that our service is independent, and our role is to examine evidence and testimony from both sides in a case like this; and I have adopted the same approach.

One more point I wanted to address was around Mr J's desire for TSB to provide him with the T&Cs for his account including their counter policy and process. I wouldn't expect TSB to divulge information about their internal processes for commercial sensitivity reasons; and regarding the T&Cs, I understand that Mr J was provided with these on account opening, earlier that year.

Finally, I wanted to address Mr J's point about video footage within the branch that day. Whilst it is frustrating that TSB cannot supply this, it's reasonable to expect TSB to have a CCTV retention policy meaning they would only hold that day's footage for a certain period. TSB have added that it does not capture audio, therefore I'm not persuaded that it would have provided sufficient compelling evidence in this complaint.

While Mr J will be disappointed with my decision, I won't be asking anymore of TSB, in light of the lack of errors.

My final decision

For the reasons I have given it is my final decision that the complaint is not upheld.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr J to accept or reject my decision before 24 December 2025.

Chris Blamires
Ombudsman