

## **The complaint**

Miss J complains she hasn't been paid her switch incentive by TSB Bank plc or the triple cashback that she expected.

## **What happened**

Miss J opened an account with TSB on 5 September 2024 and switched to TSB. She did so because she wanted to qualify for a switch incentive that TSB was running at the time.

Miss J expected to receive a £100 switch incentive fee and triple cashback for the first six months. In order to do so, she needed to satisfy certain criteria including using her card to make at least five card payments by 27 September 2024.

Miss J says she didn't receive her card until 14 October 2024. She says that this meant she wasn't able to make at least five card payments by 27 September 2024.

Miss J subsequently discovered that TSB wasn't planning on paying her the switch incentive or triple cashback because she hadn't made at least five card payments by 27 September 2024. She complained to TSB saying that receiving the card late had made it impossible for her to satisfy the switch incentive criteria. She said she'd tried to contact TSB about not having received her card, but it didn't offer email as an option. Miss J said that she couldn't call as she's profoundly deaf or go to branch – as she doesn't have a local branch – and she doesn't like to use banking apps or live chat.

TSB looked into Miss J's complaint but didn't uphold it saying that she hadn't met the switch incentive criteria. Miss J wasn't happy with TSB's response and complained to our service.

One of our investigators looked into Miss J's complaint and said that TSB had shown it had sent a card to her on 5 September 2024 and that it couldn't be responsible for delays in the post. They also said that TSB's website offered several different ways to get in contact, so they didn't think TSB not offering an email option meant it should be held liable. Miss J disagreed and 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.

TSB has sent us evidence showing that Miss J's card was sent out on 5 September 2024 but not used until 14 October 2024. Miss J has told us that she used her card as soon as she received it – either on the same or the next day. Or, to put it another way, that she received the card TSB had sent out on 5 September 2024. It's not unusual to see complaints involving postal delays or items lost in the post. An item is, however, normally classified as "lost" if it hasn't been delivered within 10 working days of its due date. For an item sent second class, that means it would be deemed lost after two weeks. But it's unusual to see a complaint where an item that was posted arrives seven weeks late, although not unheard of. More importantly in this case, subject to what I'm about to say, I don't think it's fair to hold TSB liable for the fact that Miss J's card took so long to arrive if that's what's happened here. There are complicating factors in this case, however, which I'd like to explore.

Miss J has told us that she couldn't call TSB as she's profoundly deaf nor could she go to branch – as she doesn't have a local branch – and she doesn't like to use banking apps or live chat. Having checked, it looks like there are at least two TSB branches within three miles of Miss J's house. I don't, therefore, necessarily agree that this should have stopped her getting help. I can see too that TSB's website offers options specifically for customers who are hearing impaired so again I think there were options for Miss J. I agree that an email address isn't one of them, and I can see based on live chat transcripts that we've been sent why that option is one Miss J would find intensely frustrating and wouldn't be an option she'd prefer. I can't, however, say looking at everything that Miss J couldn't have done more if as she says she'd not received her card. I don't, therefore, in this particular case agree that TSB has acted unfairly or unreasonably.

## **My final decision**

My final decision is that I'm not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss J to accept or reject my decision before 13 February 2026.

Nicolas Atkinson  
**Ombudsman**